THE NEW INDIAN EXPRESS

BENGALURU • MONDAY • NOVEMBER 23, 2020 • ₹7.00 • PAGES 34 • LATE CITY EDITION

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JUDGE THROWS OUT TRUMP SUIT ON PENNSYLVANIA LOSS

A Pennsylvania judge on Saturday dismissed Trump campaign's lawsuit seeking to invalidate millions of mail-in votes

STATE CAN NOW CERTIFY BIDEN AS WINNER

Judge Matthew Brann ruled that the Trump campaign "presented strained legal arguments without merit and speculative accusations unsupported by evidence". Donald Trump had claimed some Pennsylvania counties contacted and let voters to fix mistakes in their mail ballot declarations. The path is now clear for the state to certify Joe Biden as the winner

HELPFUL VERDICT, CLAIMS TRUMP TEAM

- Trump's legal team cast the ruling in a positive light, saying it helps their strategy to get the case expeditiously to the US Supreme Court, where a majority of judges are conservative
- The case will now go to the 3rd circuit of the US Court of Appeals, which, the Trump campaign hopes, will pass a quick verdict | P11

81,000

VOTES IS BIDEN'S LEAD OVER TRUMP IN PENNSYLVANIA

CHENNAI • MADURAI • VIJAYAWADA • BENGALURU • KOCHI • HYDERABAD • VISAKHAPATNAM • COIMBATORE • KOZHIKODE • THIRUVANANTHAPURAM • BELAGAVI • BHUBANESWAR • SHIVAMOGGA • MANGALURU • TIRUPATI • TIRUCHY • TIRUNELVELI • SAMBALPUR • HUBBALLI • DHARMAPURI • KOTTAYAM • KANNUR • VILLUPURAM • KOLLAM • WARANGAL • TADEPALLIGUDEM • NAGAPATTINAM • THRISSUR • KALABURAGI

Experts see building of a second Covid wave in India

SUMI SUKANYA DUTTA @ New Delhi

AFTER reaching the trough of just 28,609 fresh Covid-19 cases on November 16 — the lowest in four months — India has seen between 38,000 and 46,000 new cases daily in the last four days, raising concerns that the country is staring at a second wave of the deadly infection.

The daily infection count reached its peak of 96,860 on September 16. Ever since, there had been a steady decline.

But, in recent days, states like Uttar Pradesh, Rajasthan, Haryana, Gujarat, Madhya Pradesh, Punjab, Himachal Pradesh, Chandigarh, and Delhi have seen a sharp rise in daily new cases, pushing the national tally up.

"We are definitely seeing early signs of a second wave at the national level," health economist Rijo M John said. The mortality rate, too, is rising in several states, including Kerala, Odisha, Bihar, Assam, Jharkhand, Gujarat and Himachal Pradesh, John pointed out. Experts warned that the states that did well in containing the first wave may see a higher caseload this time around if they let the guard down.

"In those states, since seroprevalence and infection-induced immunity are low, people venturing out would mean high daily cases," said public health expert Oommen C Kurian. "India will have multiple peaks before vaccines arrive and a second wave by end-November or early-December is highly likely," he added.

Understandably, the spurt in cases has forced state governments to re-impose some of the curbs that were dialed back. Haryana and Manipur, for instance, have shut schools again while many districts in Rajasthan and Gujarat are witnessing more restrictions.

Maharashtra Chief Minister Uddhav Thackeray warned the second wave "looks like a tsunami" and urged people not to lower their guards so as to avoid another lockdown. P9

K'taka can avoid second wave: Expert

Bengaluru: Karnataka can avoid a second, more severe wave of Covid cases, if the same vigour is maintained in testing and detecting cases, said an expert. But if the state stumbles like Delhi did, then it will not face a wave, but a tsunami of cases and deaths, warned Sanjeev Mysore, convenor of Jeevan Raksha. P3

BJP chief's ABC Plan for 120-day tour from Dec 5

Party-ruled states have been categorised as A, while those by the Oppn are on the B list

EXPRESS NEWS SERVICE @ New Delhi

TO get a head start for the 2024 Lok Sabha elections, the BJP has put in place an 'ABC Plan' that will see party chief J P Nadda embark on a 120-day tour of states from December 5 to gear up the organisation for the big electoral challenge.

Nadda will head out to the A, B and C categories of states, with the first two comprising party and opposition-ruled states, respectively. The smaller states have been placed in the C basket.

BJP national general secretary Arun Singh on Sunday told reporters that the 120-day-long tour would be utilised for building dialogue, strategies and team spirit among the cadre. "The BJP chief will be spending three days each in large states and two days each in the smaller states," he said. BJP national general secretary Tarun Chug will coordinate Nadda's travel plans.

Singh said the BJP chief will connect with booth-level party workers in the course of his state visits, which will commence from Uttarakhand. Besides the ABC states, Nadda will also travel to the states where Assembly elections will be held next year.

Strategy in Oppn-ruled states

Nadda, in Opposition-ruled states, will strategise to build campaigns against the ruling parties by taking up various issues

The BJP has said Nadda's travel plans will follow all Covid-19 guidelines, with arrangements being made for checking temperatures, masks and santisation.

"The plan of action for the travel of the BJP chief across the country includes building a positive image in the party-ruled states, team spirit, strategy for the 2024 Lok Sabha elections, besides stress on clarity of the party ideology," said Singh.

Given the importance of social media, Nadda will hold meetings with digital volunteers during his state visits. Another important feature will be meetings allies in the states. "The BJP will endeavour during the meetings to strategise on winning those Lok Sabha seats the party could not in 2019," said Singh.

BJP SHOW TIED TO MUSLIM MLAs

SANA SHAKIL @ New Delhi

BARRING a few exceptions, the fact that fewer Muslim MLAs were elected in the recent Bihar Assembly elections falls into a pattern witnessed in recent years.

Wherever and whenever the Bharatiya Janata Party and its alliance partners have performed strongly, coming to power in most cases, the number of elected Muslim representatives has gone down, like in Bihar where it dropped from 24 to 19.

Conversely, where non-BJP parties have done well, Muslim representation in the elected houses has generally increased, an analysis by this newspaper found.

Take, for instance, the Karnataka elections in 2018 and Uttar Pradesh in 2017. In both states, the BJP did well and the number of Muslim MLAs dived. The steepest fall was in UP where the BJP stormed to power with a crushing three-fourths mandate. In the outgoing Assembly where the Samajwadi Party was in power, the state had 68 Muslim MLAs; that figure dropped to 24. Percentage wise, it dipped from 17% of the total strength of the Assembly to 6%. In Karnataka, the number of Muslim MLAs fell from 11 to seven.

Contrast them with the elections in Rajasthan, Chhattisgarh and Madhya Pradesh in late 2018, Odisha in mid-2019, Maharashtra and Jharkhand in late 2019, and Delhi in February this year. In all these states, the Congress and regional parties upended the BJP and the Muslim MLA count grew, even if marginally in some cases.

The biggest increase was in Rajasthan — from two to eight — where the Congress wrested power from the BJP. In Chhattisgarh and Madhya Pradesh, where the Congress ended 15 years of continuous BJP rule, Muslim MLA numbers went up from nil to one and one to two, respectively.

Maharashtra and Jharkhand are also interesting, as the BJP lost power, and the number of Muslim MLAs increased.

Exceptions to the trend were Gujarat, Assam and Tripura, where Muslim representation went up though they are ruled by the BJP. On the flip side, the Muslim MLA count dropped in Andhra Pradesh, Kerala and Punjab, where the BJP has negligible electoral presence.

CONTINUED ON: P9

EXPRESS MAPS

How they stack up

● Percentage in population ● % of Muslim MLAs at present
● Number of Muslim MLAs ● Number of MLAs in the last Assembly

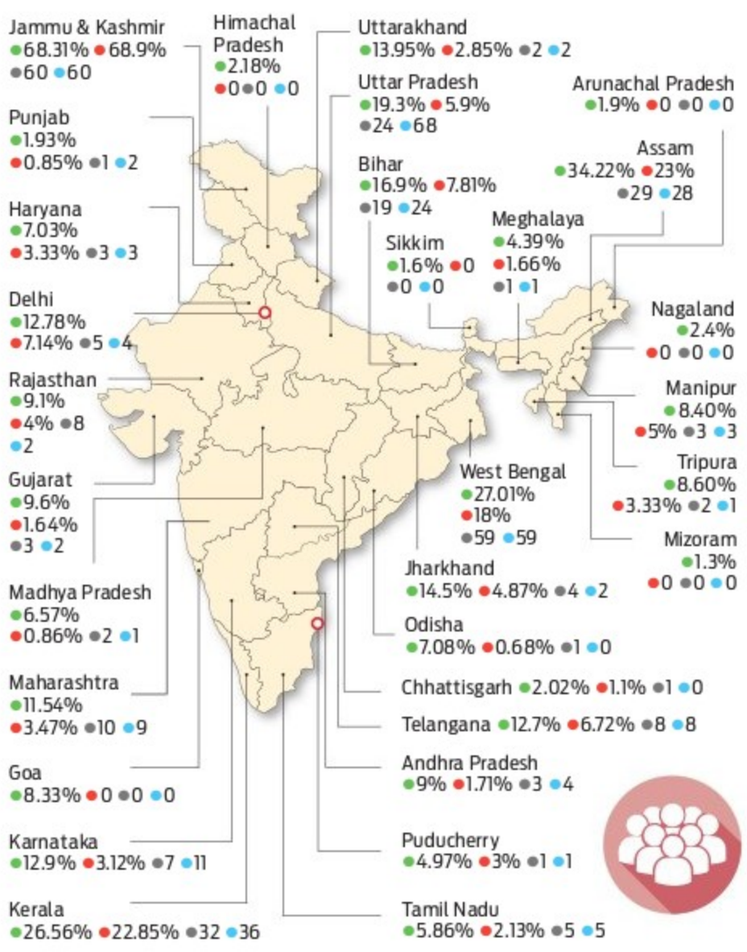


FIGURE IT OUT

Ten states where the number of Muslim legislators went up as compared to the last Assembly elections are Delhi, Jharkhand, Maharashtra, Odisha, Rajasthan, Chhattisgarh, Madhya Pradesh, Gujarat, Assam and Tripura

Nine states where the number of Muslim legislators has remained the same as compared to the last Assembly elections are Haryana, Telangana, Meghalaya, Tamil Nadu, West Bengal, Uttarakhand, Manipur, Puducherry and J&K

Six states where the Muslim MLA count dropped as compared to the last Assembly elections are Bihar, Andhra Pradesh, Karnataka, Uttar Pradesh, Kerala and Punjab

Six states that do not have a single Muslim MLA are Arunachal Pradesh, Sikkim, Mizoram, Nagaland, Goa and Himachal Pradesh

EXPRESS READ

Covaxin shows significant progress

Mysuru: Covaxin, which is currently the most promising among indigenous vaccines, is showing good results. It has started its third phase clinical trials recently among 26,000 volunteers. P3

Azad roasts 'five-star culture' of Congress

New Delhi: Congress veteran Ghulam Nabi Azad on Sunday lashed out at party leadership saying there's a disconnect between people and Congress leaders and "five-star culture" has crept into the party.

Cow cabinet mulls cess to raise funds

EXPRESS NEWS SERVICE @ Bhopal

THE first-of-its-kind *gau* (cow) cabinet meeting on Sunday convened by Chief Minister Shivraj Singh Chouhan explored the possibility of levying a cess to raise funds for the welfare of cows in Madhya Pradesh.

"There was a time when every individual offered the first *roti* of the meal to a cow and the last *roti* to dogs, but now it doesn't happen. Maybe we'll make the people contribute financially, but it will be ensured that they aren't pained by it," Chouhan said.

The *gau* cabinet, which met virtually also decided to set up over 2,000 cowsheds in the state for the protection of the cows. "We won't let any cow remain shelterless. We've targeted 2,000 *gaushalas* to be managed by government along with self-help groups," he said. CONTINUED ON: P10

WITH THIS ISSUE
THE ESSENTIAL CAMPUS DIGEST edex YOUR LIFE COACH
34 PAGES, INCLUDING 16 OF edex (TABLOID) AND 4 OF CITY EXPRESS

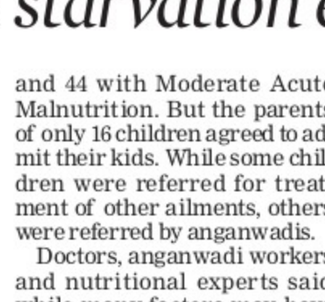
IMA scam: CBI arrests ex-minister Roshan Baig

EXPRESS NEWS SERVICE @Bengaluru

FORMER minister Roshan Baig was arrested by the sleuths of the Central Bureau of Investigation (CBI) on Sunday for his alleged involvement in the ₹4,000 crore I-Monetary Advisory (IMA) scam.

CBI sources said that Baig was summoned on Sunday morning. "He was questioned about his involvement in the case and as there was evidence that he had played a role in the scam, he was arrested. He was subjected to a medical test, including for Covid, and was produced before a magistrate, who remanded him in judicial custody for 14 days. Baig was shifted to Bengaluru Central Prison at Parappana Agrahara," they added. P4

Former minister Roshan Baig after being arrested by CBI in Bengaluru



If cases rise, colleges may be shut: Sudhakar

Bengaluru: Karnataka Health Minister Dr K Sudhakar on Sunday said that degree and engineering colleges may be shut again if Covid-19 cases rise. "The youth have immunity, but I would not say that students won't contract the disease. We must protect students, as well as shape their academic future. Since it's a big responsibility, we have decided to reopen schools and colleges in a phased manner," he added. P2

REOPENING SCHOOLS: CM TO DECIDE TODAY

EXPRESS NEWS SERVICE @Bengaluru

THE state government will on Monday decide on reopening of schools for this academic year across the state. Chief Minister B S Yediyurappa has called a meeting on Monday with Primary and Secondary Education Minister Suresh Kumar and officials from the departments of education, social welfare and health.

Suresh Kumar told *The New Indian Express* that they have already held a meeting with School Development and Monitoring Committee (SDMC) members and a report has been kept ready, which will be presented to the CM at the meeting.

"We will take the opinions of health department officials before arriving at any decision," he said, adding that this would be applicable only for government and government-aided schools following state syllabus.

Education department officials said the opinions of parents, teachers and students from have already been taken and documented in the report.

They said the meeting will also discuss protocols to be followed for reopening of schools, and they are likely to be similar to those for colleges. P4

KHAKI CRIME

Cop held for fake raid on jewellery shop

EXPRESS NEWS SERVICE @Bengaluru

IN a case of fence eating the crop, a police constable attached to the Kadugodi police station has been arrested for allegedly conducting a fake raid on a jewellery shop along with seven others and escaping with 800 grams of gold jewellery. Another constable wanted in the case is absconding and a manhunt is on to nab him. Both the constables are attached to the Kadugodi police station.

The Halasuru Gate police have arrested seven accused, including constable Ashok, while another policeman, Chowdegowda, is absconding.

The incident took place on November 11 at Geetha Jewellers on Yarappa Lane of Thigalarapet in Nagarthpet. The eight-member gang, posing as policemen and officials of the Enforcement Directorate had carried out the fake raid and taken away the jewellery and some documents. The store owner, Karthik, filed a police complaint the next day.

"It was clear from the CCTV footage that policemen were involved, as two of the accused were in police uniform," an official said. P5,7

COVID WOES

Coronavirus fans child starvation epidemic in Karnataka?

RANJANI MADHAVAN @Bengaluru

THE number of malnourished children at the recently opened rehabilitation centre in Bengaluru suggests that the pandemic and its effects may have worsened hunger and pushed many children across the state into starvation.

Twenty-six children aged 0-5 years have been admitted at the Nutritional Rehabilitation Centre (NRC) at Vani Vilas Hospital since it opened in August. Four children were admitted in August, two in September, 16 in October and four in November (till November 17).

But the staff at the centre say the numbers are actually higher as many parents refrain from admitting their children fearing they would contract Covid-19. In October, of the 275 children screened, 24 were diagnosed with Severe Acute Malnutrition and 44 with Moderate Acute Malnutrition. But the parents of only 16 children agreed to admit their kids. While some children were referred for treatment of other ailments, others were referred by anganwadis.

Doctors, anganwadi workers and nutritional experts said while many factors may have led to hunger, the lockdown-induced financial distress and income loss prevented children from accessing nutritious food.

"When children come in for diarrhoea, pneumonia, convulsions, sepsis, fever, etc, we detect malnutrition as well. Some cases we have received have been from the anganwadi staff, who spotted malnourished children, especially from Goripalya, Bapuji Nagar, Kumbalgodu, etc in and around Bengaluru. One of the causes is the financial problem faced by parents due to the pandemic," said Dr Mallesh K, head of the department of paediatrics at Bangalore Medical College and Research Institute, which has Vani Vilas Hospital under its ambit. P7

ALMANAC TODAY

- **Monday:** 23/11/2020 • **Year:** Sarvari • **Ayana:** Dakshinayana
- **Ritu:** Sharad • **Masa:** Karthika • **Paksha:** Shukla • **Tithi:** Navami 2.34 am
- **Nakshatra:** Sathabhisha 4.08 pm • Moon in Meena Rashi • **Rahukaala:** 07:30 am to 09:00 am
- **Gulikakala:** 01:30 pm to 03:00 pm • **Yamaganda:** 10:30 am to 12:00 pm

WEATHER

MIN 15°C | MAX 28°C

FORECAST
Mostly sunny

Sunrise	6.22am
Sunset	5.50pm
Moonrise	1.29pm
Moonset	0.43am

Pvt hospitals seek trade licence waiver

EXPRESS NEWS SERVICE
@Bengaluru

THE Private Hospitals and Nursing Homes Association (PHANA) have placed a range of demands before the state government, including a waiver of trade licences for healthcare.

During an event on Sunday, outgoing president Dr R Ravindra said, "We request for a fire no-objection certificate for all hospitals of height below 22 metres. We want representation for PHANA and Indian Medical Association Bengaluru in the district registration, a grievance cell, and a single-window clearance mechanism for the healthcare sector."

President Dr Prasanna H M urged the government to release reimbursement to hospitals for treatment of government-referred Covid patients.

"We request a small-and medium-sized enterprises stimulus for struggling hospitals, release of Central insurance cover to families of Covid warriors from the private sector, training programmes and continuing medical education to achieve standard care across all PHANA hospitals," Dr Prasanna said.

Jawaid Akhtar, Additional Chief Secretary, Department of Health said he would explore the Act to remove trade licences for hospitals. "Single window for all licences will be initiated. We will talk to the Home Ministry on increasing the height of buildings to 22 metres from the present 15 metres, so that fire NOC becomes easier," he said.

May shut colleges if Covid cases spike: Dr Sudhakar

Colleges opened barely a week ago with safety protocol in place

EXPRESS NEWS SERVICE
@Bengaluru

JUST six days after degree and engineering colleges reopened in the state, Karnataka Health Minister Dr K Sudhakar on Sunday said that they may be shut again if Covid-19 cases rise.

Citing media reports that 120-130 students were infected with the coronavirus, Dr Sudhakar added he would gather further information from senior officials. Colleges were reopened after eight months of closure due to the pandemic and subsequent lockdown.

Reacting to this news, Dr Niranjanaradhya V P – senior fellow and programme head, Universalization of Equitable Quality Education Programme at National Law School of India University, Bengaluru – said the decision is completely unscientific.

Students wear masks and sit at some distance from each other | EXPRESS

"The ministers and government, instead of creating an enabling environment and confidence among children and adults, are pushing them to fear. When testing is carried out, there are possibilities that the students can test positive, but it does not mean they are positive due to reopening of colleges. The government has not clearly planned about how to handle these situations... They need to improve," Dr Niranjanaradhya said.

However, Dr Sudhakar stated that if cases do go up, they do not have an alternative. He was speaking to reporters in Dharwad and his statement comes ahead of the government's meeting on Monday to decide on the reopening of schools.

The minister agreed that schools in the state have not yet reopened amid the fear of the coronavirus.

"The youth have immunity, but I would not say that the students won't contract the disease. We must protect students, as well as shape their academic future. Since we have a big responsibility, we decided to reopen schools and colleges in a phased manner," he informed.

EXPRESS READ

HC orders KPTCL to pay pension

BENGALURU: The Karnataka High Court ordered the Karnataka Power Transmission Corporation Limited to release terminal benefits accrued to K T Thimmaiah, who retired on June 30, 1990, along with 9% interest, within two weeks. Justice M Nagaprasanna (80) also ordered KPTCL to pay Rs 50,000 cost to him. KPTCL had procrastinated beyond imagination without justifiable reason, the judge said, adding that pension constituted a fundamental right under Article 21. ENS

Special drive to enrol on voter rolls

BENGALURU: The Bruhat Bengaluru Mahanagara Palike is organising a special drive on November 29, December 6 and 13 for people to enrol their names in the voters list, following directions from the State Election Commission. Citizens can also use the opportunity to get corrections done in the electoral rolls for all 28 assembly constituencies that fall within the Palike's jurisdiction. A case pertaining to the BBMP polls is being heard by the Karnataka High Court.ENS

METRO'S UNDERBELLY

A policeman evicts hawkers selling their ware under Banashankari Metro station on Sunday | ASHISHKRISHNA HP

Work on Baiyappanahalli road bridge restarts after 7 years

S LALITHA @Bengaluru

Massive relief is in store for vehicle users heading from Banaswadi, Kalyan Nagar, Hennur and Kasturi Nagar towards Old Madras Road. Work on the Road Over Bridge (ROB) that was hanging fire for the last seven years began last month and is likely to be completed early next year. This will ensure easy access to the upcoming Baiyappanahalli railway Coaching Terminal for residents.

The bridge, proposed in 2010, was intended to provide easy access between the Coaching Terminal and Swami Vivekananda Metro station. It ground to a halt three years later, with 70% of the work completed. A ramp was constructed on one side of the bridge but completion of the other ramp depended on the handing over of land by the Defence Ministry and this caused enormous delay.

"The Defence Ministry handed over the required 10,207 square metres of land to us in August 2019 and some work had begun when construction ground to a halt for five months due to the labour shortage caused by the pandemic," said Chief Engineer, West, Constructions, South Western Railway, R K Singh.

Construction underway on the Road Over Bridge at Baiyappanahalli | EXPRESS

Work started in October and has been going on at a brisk pace since then. "We are targeting opening of the ROB by March 2021. Even if it gets a bit delayed, we are sure of opening it up by April next year," he added.

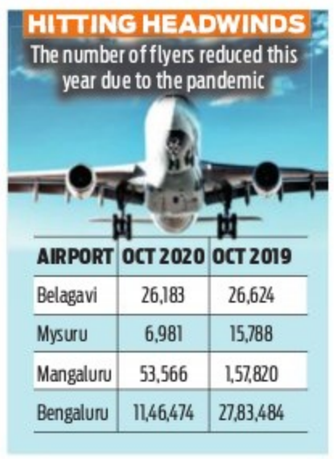
The ramp being constructed towards the Swami Vivekananda Metro Station has nine spans, with each span running into 30 metres. "We are yet to build 270 metres of the ramp and 190 metres of the retaining wall for it. So a total length of 460 metres is to be constructed with the width running to 7.5 metres," said another official.

> **The subway will give relief to many vehicle users. Work on it will begin within 10 days and we plan to open it for public by the first week of December**
>
> Official

"The wall of the Defence property presently falls within our construction area. Another wall needs to be constructed to safeguard Defence land before we can demolish the present wall," he added.

A subway three metres in length and height of 2.7 metres was also being built for the use of two-wheelers and pedestrians. "The subway will give relief to many vehicle users. Work on it will begin within 10 days and we plan to open it for public by the first week of December," he said.

KIA sees 81.6% dip in flyers in first half of fiscal yr



AIRPORT	OCT 2020	OCT 2019
Belagavi	26,183	26,624
Mysuru	6,981	15,788
Mangaluru	53,566	1,57,820
Bengaluru	11,46,474	27,83,484

EXPRESS NEWS SERVICE
@Bengaluru

The Kempegowda International Airport (KIA) saw 35,47,644 domestic and international flyers from April to October this year as against 1,93,06,980 last year, a dip of 81.6 per cent.

In October, it had 11,46,474 passengers as against 27,83,484 last year, a fall of 58.8 per cent, as per data released by the Airports Authority of India on Saturday.

Domestic flight operations in the country restarted on May 25 after a stoppage of two months because of Covid. Regular international operations have not yet commenced except repatriation Vande Bharat Mission flights which started on May 7. Flights are being operated to the US, the UK, France and Germany where special air bubble arrangements in place.

KIA had 31,446 international passengers in October, as against 3,98,280 last year, a fall of 92.1 per cent. In the first half of this financial year, 1,25,379 international passengers used the airport, as compared to 28,30,003 in 2019. BIAL CEO Hari Marar reserved comment.

The only other international airport in the state at Mangalore had 12,157 international flyers in October as against 48,028 last year, a dip of 74.7%.

Airports across the country showed an overall negative growth of 62.2% in October compared to the same period last year.

Belagavi best performer

Belagavi has shown the best recovery post-Covid in the State with 98.7% occupancy compared to last year. It saw 26,183 passengers in October this year as against 26,624 for the same period last year.

Daily Starscope

PETER VIDAL

23rd November: When does the astrological year begin? Some people obsess about January 1st, but I would say that every moment offers us a chance to take major decisions. That's why I also celebrate Persian New Year on 21 March, the Summer Solstice on 21 Jun - and the Winter Solstice on 21 December! However, every day brings a new astrological cycle and so an opportunity for a fresh start.

ARIES (Mar 21 - Apr. 20)
Recent emotional wobbles are bound to cast a slight shadow over your financial affairs for a few days, but could inspire you to ever greater heights of achievement. See this as a good thing, for if your affairs are kept out of the glare of public scrutiny, you'll be free to manage them as you think fit.

TAURUS (Apr. 21 - May 21)
Your relationships should be going through a relatively lively patch, and your hopes will be fulfilled as long as you follow certain ground rules; it is absolutely necessary to sympathise with others' predicaments and to do your level best to help them achieve their aims.

GEMINI (May 22 - June 21)
This is an ideal moment to throw yourself into new affairs with a total commitment, not only to fulfilling all your responsibilities, but to completing them as well as you can. With a little extra thought, you might even overcome a major long-term obstacle in a few days' time.

CANCER (June 22 - July 23)
Last week's conflicts and strains should now be calming down. It seems certain that the causes of any friction lie in the past, so personal problems may now be settled much more effectively than once seemed possible. You can now face the future with confidence.

LEO (July 24 - Aug. 23)
Close companions may expect that you continue to provide them with support and assistance, but you may actually do them a good turn if you defy their hopes and insist that they start doing certain things for themselves. Also, if you feel trapped in the past then there is a light at the end of the tunnel.

VIRGO (Aug. 24 - Sept. 23)
It is a marvellous moment for finally letting other people know how you feel. There's an interesting link between emotional and intellectual regions of your chart which will lend your words an appealing emotional intensity. When your natural perfectionism comes out, all you can do is your best!

LIBRA (Sept. 24 - Oct. 23)
On a material level your horoscope talks of the need to manage domestic spending much better than in the past, but the real message is psychological. You should permit yourself to be undervalued and taken for granted no longer. It's about time you were given your share of respect.

SCORPIO (Oct. 24 - Nov. 22)
The Moon puts you in a very strong position, which should be a morale-booster for you. It indicates that your emotions might be slightly more unsteady than usual, but that should be something that you're more than happy to live with. There might be a cost, but one you can afford.

SAGITTARIUS (Nov. 23 - Dec. 22)
You may promote professional and worldly ambitions ruthlessly today. You have a chance to gain in responsibility, authority and prestige, which is not to be lightly ignored. But don't imagine that doing the best for yourself means doing other people down. It doesn't!

CAPRICORN (Dec. 23 - Jan. 20)
Romantically you have every reason to keep yourself to yourself but, in other respects, it looks as if collaboration is necessary. Even at work there'll be a social dimension which will soon be impossible to ignore. The message has to be that co-operation is the only way forward.

AQUARIUS (Jan. 21 - Feb. 19)
Life should still be relatively secretive. Just why you are reluctant to confess your feelings is your business, but you can rely on an increase in your confidence, with good consequences all round, within a few days. You should feel better once news from the past has arrived.

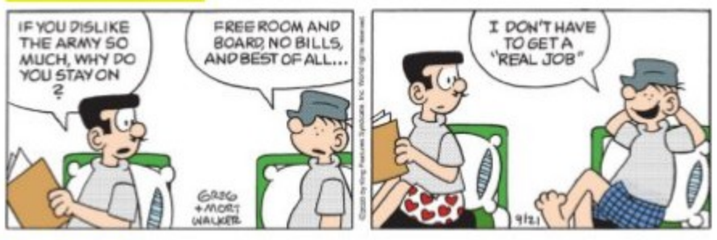
PISCES (Feb. 20 - Mar 20)
You could be on the move again, even if only in your imagination. In the ideal world, you'd be travelling to foreign parts. If you're stuck where you are, try to introduce a note of something distant or adventurous. There might be something profoundly attractive about people from cultures very different from your own.

THE PHANTOM

HI AND LOIS

WOULD YOU LIKE TO TRY A LITTLE ICE CREAM, TRIXIE?
YES!
WHAT ARE YOU WAITING FOR?
DITTO SAID YOUR BRAIN CAN FREEZE IF YOU EAT IT TOO FAST.

BEETLE BAILEY


IF YOU DISLIKE THE ARMY SO MUCH, WHY DO YOU STAY ON ?
FREE ROOM AND BOARD, NO BILLS, AND BEST OF ALL...
I DON'T HAVE TO GET A "REAL JOB"
GREG + MORT WALKER

BLONDIE

HOLD ON, BUDDY, LET ME HANDLE THAT CHECK!
YOU'RE ACTUALLY GOING TO PAY FOR THIS ONE?!
NO, I JUST WANT TO SEE WHAT A MEAL FOR TWO COSTS HERE!
HOW WAS YOUR LUNCH WITH HERB TODAY, DEAR?
I'M AFRAID I DIDN'T HANDLE IT VERY WELL
KISS

LOCKHORNS

DENNIS THE MENACE

Test your number crunching skill with our unique puzzle

SUDOKU

5	8						7	3
				3				4
		6		9	7			1
		4	5		3			2
2	1		7	8	9		4	6
8			2		4	1		
7			4	5		2		
6				7				
3	5						6	7

EASY

- Fill in the grid with digits in such a manner that every row, every column and every 3X3 box accommodates the digits 1 to 9, without repeating any.
- Each sudoku has a unique solution that can be reached logically without guessing.

Solutions to Saturday's puzzle

5	7	4	1	9	8	6	2	3
6	3	9	2	4	5	1	7	8
8	2	1	7	6	3	5	9	4
9	6	5	3	7	2	4	8	1
4	8	3	9	5	1	7	6	2
7	1	2	6	8	4	9	3	5
1	9	8	4	3	7	2	5	6
2	5	7	8	1	6	3	4	9
3	4	6	5	2	9	8	1	7

JUMBLE

THAT SCRAMBLED WORD GAME
By David L. Hoyt and Jeff Knurek

Unscramble these Jumbles, one letter to each square, to form four ordinary words.

VOEMI

IMLTI

MEDATN

TAULNW

I'll be finished when I'm finished.
How much longer are you going to be?
MOTHER NATURE WOULD FINISH DAMPENING THE MORNING LAWNS, ---

Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

(Answers Monday)

Saturday's Jumbles: OZONE SNACK BUTANE EXODUS
Answer: The first positive number had a big ego and was proud to be — SECOND TO NONE

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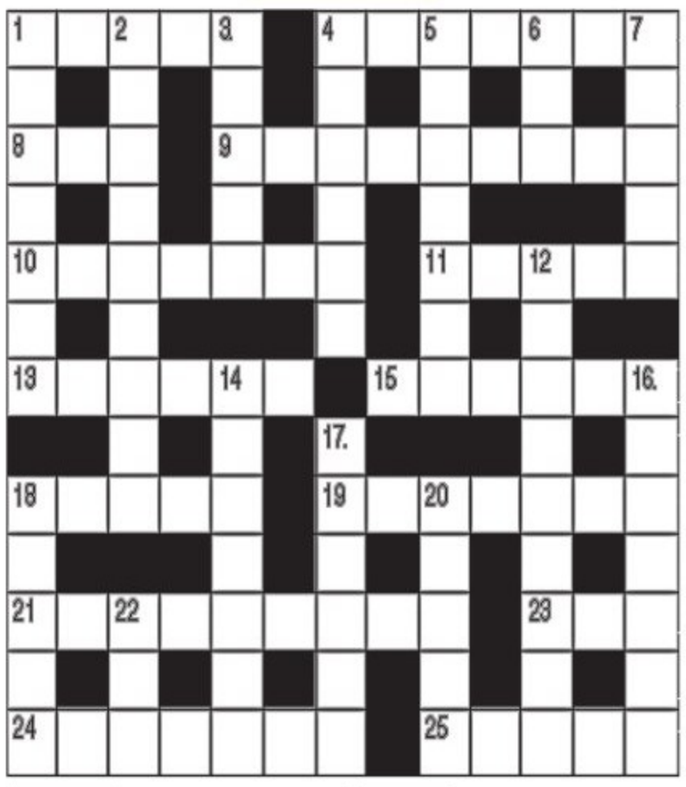
CROSS WORD



ACROSS

1 Points gained from scratch (5)
4 Essentially where the old may be young (2,5)
8 Piece of linear curvature (3)
9 A blow just as it enters the eye (5,4)
10 Give credit? (7)
11 Balaclavas designed for gangsters? (5)
13 Examined in depth a cause of complaint (1-5)
15 Conditions in America (6)
18 It's expensive and going up all the time (5)
19 Put some notes in order? (7)
21 Not a home match (9)
23 Naturally it lacks refinement (3)
24 Theatre employee - qualified in first aid? (7)
25 Valued trade, perhaps (5)

DOWN

1 Did its contents enable the orator to come clean? (7)
2 It's a cello playing swing (9)
3 Eastern lake found in the West? Strange (5)
4 He drops a line hoping for some response (6)
5 It is buried peacefully (7)
6 A tailless dog causes a commotion (3)
7 Studies Keats in translation (5)
12 Definitely not in duplicate (3,3,3)
14 Say it goes fast (7)
16 Taken from cover and shot (7)
17 Rush through a life's work (6)
18 The going rate (5)
20 It moves the helicopter up or down (5)
22 Poem said to be outstanding (3)

SATURDAY'S SOLUTIONS

Across: 1 Family firm, 8 Tired, 9 Origami, 10 Adulate, 11 Anita, 12 Fiddle, 14 Lessee, 17 Craft, 19 Offbeat, 21 Aconite, 22 Units, 23 Break a fall.

Down: 2 Aground, 3 India, 4 Yeomen, 5 Imitate, 6 Miami, 7 Cigarettes, 8 Traffic jam, 13 Lattice, 15 Special, 16 Copeck, 18 A-bomb, 20 Fluff.

'Maintain rigour to avoid 2nd wave'

Expert says if state continues with high testing, detection, it's unlikely to witness a surge

EXPRESS NEWS SERVICE
@ Bengaluru

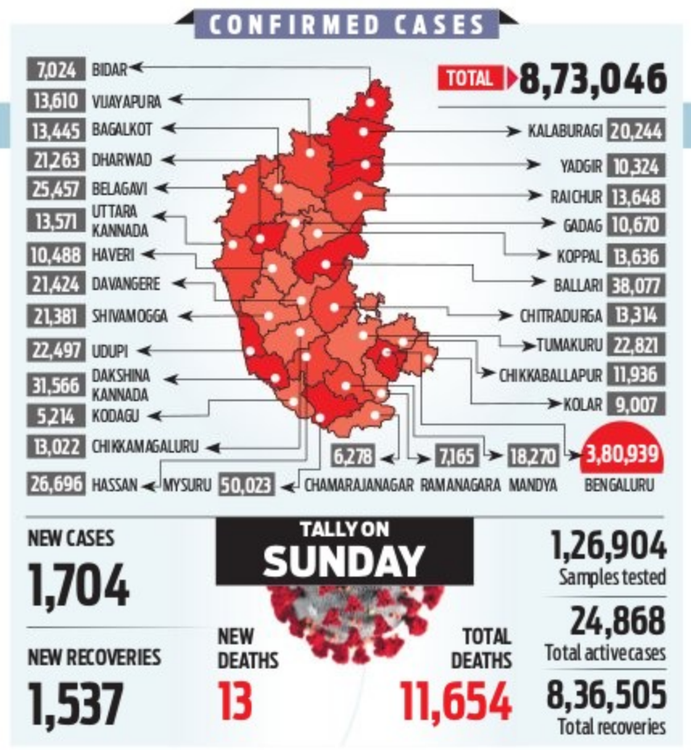
IF the State Government maintains the rigour of testing and detecting Covid-19 infections for the next two months, Karnataka can avoid a possible second wave, an expert has said.

On October 9, the state witnessed its highest single-day Covid cases of 10,913, while across the country the count was 73,305 cases that day. Thereafter, the daily average cases have started moving downwards.

"The average number of Covid cases in Karnataka in November has been 2,335. The average daily Covid toll in the state in October was 74, but in November it has shrunk by two-thirds to 22. The world is witnessing the dynamism of IAS officers and their management skills in turning around the Covid scenario. The sharp fall in Test Positivity Rate reflects that. On the other hand, clinical management skills of Indian doctors are respected world over," said Sanjeev Mysore, convenor of Jeevan Raksha, an initiative of Proxima that closely tracks Covid cases across the country and makes projections.

"The dynamics on the ground are changing and contradicting the global Covid pattern. From India's or Karnataka's point of view, if the same rigour is maintained over the next 6-8 weeks, it is unlikely to witness further surge. However, if we goof up like Delhi, then it will not be a wave, it will be a tsunami of cases and deaths," he warned.

It took just 13 days to go from 2 lakh to 3 lakh cases, 12 days from 3 lakh to 4 lakh cases, 11 days from 4 lakh to 5 lakh cases, 13 days from 5 lakh to 6 lakh cases, 10 days from 6 lakh to 7 lakh cases and 14 days from 7 lakh to 8 lakh cases. It has been 28 days since the state crossed the 8 lakh mark, but it has still not reached 9 lakh cases. The doubling period has increased.



Vijayapura to test 1,000 samples daily

MAHESH M GOUDAR
@ Vijayapura

THOUGH the number of Covid-19 cases are coming down in the district, the health authorities have increased testing by 1,000 samples a day in the past week.

According to the district health bulletin, on Sunday, 27 fresh cases were reported, taking the tally to 13,604 cases including, 308 active cases, 13,097 recoveries and 199 deaths. Only 51 active cases were being treated in a Covid hospital and the remaining 257 are under home isolation. Vijayapura taluk reported the highest number of cases at 5,263, of which 95 per cent were in Vijayapura City Corporation limits.

Samples are being tested in two RT-PCR labs — at the district civil hospital and BLDE hospital. Another RT-PCR lab will come up at Al-Ameen Medical College and Hospital by mid-December.

Deputy Commissioner P Sunil Kumar told *The New Indian Express*, "Vijayapura has the highest prevalence rate of 29 per cent in the state. So we have increased testing. We are doing pool sampling for quick results. The target is 1,450 samples a day, but we are only able to test 1,000. In the coming days, we plan to establish a full-fledged Covid War Room for Vijayapura district. We are getting ready for a possible second second wave," the deputy commissioner said.

Jayadeva, Kidwai to set up units at KIMS Hubbali

EXPRESS NEWS SERVICE @Hubballi

HEALTH and Medical Education Minister K Sudhakar has said that since the Karnataka Institute of Medical Sciences (KIMS), Hubballi, is the lifeline of North Karnataka, a branch of Jayadeva Cardiology Institute will be set up here. "It will also feature a unit of Kidwai Memorial Institute of Oncology and an exclusive section to treat kidney ailments," he said.

Speaking after inaugurating various healthcare infrastructure facilities at KIMS, Sudhakar said that apart from enhancing facilities in public healthcare institutions, the state government was taking measures to recruit adequate medical and paramedical staff. "Soon, 2,500 doctors will be appointed following a roster system. The medical staff will also be given human resource training to acquaint them with administration," he added.

Stating that Covid was under control in the state, the minister said that tests for the pandemic had crossed the one crore mark, and around ₹300 crore had been spent to treat infected patients. "We are keeping our eyes open for indications of a second wave. As of now, the number of infections and fatalities has come down," he added.

Covaxin in 3rd phase, shows promising results

A vaccine van parked outside Dasappa Maternity Hospital in Bengaluru on Sunday | EXPRESS

> With the two-dose vaccine, there are going to be challenges in procuring syringes since India alone would need 2.6 billion syringes and needles to administer it
>
> Dr Krishna Ella, chairman and managing director, Bharat Biotech

AJITH M S @Mysuru

HERE is some cheering news. Covaxin, the Make in India vaccine, developed by the Hyderabad-based Bharat Biotech, is showing promising results.

This comes amid reports that the hope for an early access to Covid-19 vaccinations being developed by foreign firms are fading for the country due to extremely low-temperature requirements for storage or massive pre-orders by the developed countries.

Covaxin is currently the most promising among indigenous vaccines and has initiated its third phase clinical trials recently among 26,000 volunteers and is charted as the first efficacy study in the country.

Now, the challenge studies on monkeys and hamsters in which the animals were infected with the virus after vaccinating them found that the animals on trial had developed protection against the virus in both the upper and lower respiratory tracts, according to Dr Krishna Ella, chairman and managing director of Bharat Biotech.

Speaking at the international conference on the Covid-19 vaccine held by the JSS Research Foundation on Saturday, Dr Ella said this is remarkable since many other vaccine candidates only trigger protection from the pandemic causing virus in the lower respiratory tract alone due to which those who are vaccinated can harbour the virus in their upper respiratory tract and as a result they can be still transmitting the virus.

Dr Ella said with the two-dose vaccine, there are going to be challenges in procuring syringes since India alone would need 2.6 billion syringes and needles to administer it.

However, he said, they have now partnered with Washington University which has done studies using a vaccine that can be delivered through the nose as a solution and their studies have shown positive results.

This vaccine was in the news after reports of a volunteer who took it developed adverse effects, which the company had said was not linked to the vaccine.

At the event, Dr Suresh Jadhav of Serum Institute which has partnered to mass-produce many of the front -running vaccine candidates, said they are ready to produce 50-60 million doses of the Oxford University- AstraZeneca vaccine candidate Covishield every month after January and 80-100 million doses before that if the emergency per mission is received.

He also pointed out the challenges faced by vaccine manufacturers with the hesitation of governments in the developing world to stockpile vaccines, which makes it difficult for them to have agreements with secondary suppliers.

Over 30,000 medicos to get vaccine shot

KARTHIK K K @Mysuru

OVER 30,000 Covid Warriors comprising doctors, nurses, healthcare workers and lab technicians would probably receive the vaccine in Mysuru district once it is ready. Sources from the health department in Mysuru revealed that they are busy preparing a list of Covid Warriors from the district who would get the shot of the vaccine.

"With vaccine expected to be ready by January next year, we were tasked with preparing a road map to ensure it reaches everyone in the district. The government had asked us to send a list of Covid Warriors in the district and accordingly we are working on it," said a senior official in the department.

He said the list consists of 15,010 Covid Warriors from 175 government institutions in the district and another 15,000 medical professionals and healthworkers from 1,507 private hospitals and clinics in the district."The process of validation is ongoing and it would take a few more days as several private clinics and hospitals have still not submitted the details. Approximately, the list would be around 30,000, which will be sent to the government who would then decide on it," the official said.

The list includes all the doctors, nurses, lab technicians, helping staff, ASHA workers and drivers from the district who are working tirelessly in the frontline battling the virus for more than seven months.

However, when asked, District Health Officer Dr T Amarnath said a final list would be ready in the next two or three days.

PUBLIC NOTICE

I, **Ramachandrappa, S/o. Late. Venkatadrappa,** Residing at No. Venkatagiri kote village, Vijayapura Hobli, Devanahalli Taluk, Bengaluru district, I have accidentally lost my Original Registred sale deed bearing doc. No.2180/1991-92 dated: 12.03.1992 while standing near Vijayapura bus Stop.
Any person found the above said documents be pleased to return the same to the above mentioned Address.

Deepa.A.M, Advocate
KAR/474/2012
No.3, Maruthinagar, Chandralayout, Vijayanagar, Bangalore-560040.

Bangalore, Date: 21.11.2020

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KARNATAKA POWER TRANSMISSION CORPORATION LIMITED
(CIN : U40109KA1999SGC025521)
No: 506/BGM/SEE/Tr.(W&M)/C/EE(O)/AEE(C)/20-21/4757-65 Date: 17.11.2020
BRIEF TENDER NOTIFICATION
KPTCL invites tender for various civil works coming under the jurisdiction of Superintending Engineer (Elecl.), Transmission (W&M) Circle, KPTCL, Belagavi.
The detailed notification regarding the works called through Brief Tender Notification and other details can be obtained from the office Notice Board of the office of the undersigned **on or after 5.30 p.m. on 23.11.2020.**
Sd/- Superintending Engineer, Ele., Transmission (W&M) Circle, KPTCL, Nehru Nagar, Belagavi-590010. Ph: 0831-2437101/2437099

KRISHNA BHAGYA JALA NIGAM LIMITED
(A Government of Karnataka Undertaking)
Office of the Executive Engineer, KBJNL, Dam Division, Almatti-586201. Tq:B.Bagewadi Dt: Vijayapur.
Phone:08426-281027 E-mail:dam_division@rediffmail.com
No: KBJNL/DDA/DB/EAP/Stakeholders/Consultation/2020-21/3422 Dated:21.11.2020
NOTIFICATION
Stakeholders consultation meeting for Finalization of Emergency Action Plan for Almatti Dam
As per the guidelines of Central Water Commission (CWC), Emergency Action Plan (EAP) has been prepared for Almatti Dam. Copy of the Emergency Action Plan is available at the State Water Resource Department website (www.waterresources.kar.nic.in). Further, KBJNL has scheduled a virtual meeting on 11.12.2020 at 11-00 AM for inviting comments and suggestions towards finalization of EAP through Zoom platform. The interested parties/ publics and other stakeholders attend the meeting using MEETING ID: **829 676 0819** PASSCODE: **eap2020.**
Sd/- Executive Engineer, KBJNL, Dam Division, Almatti
ವಾಸಾಸಂಇ/ವಿಜಯಪುರ/401/ಎಂಸಿಎ/2020–21
HAVE SYMPTOMS OF COVID-19? CALL APTHAMITRA ON 14410
Wear Mask | 6 Feet Follow Physical Distancing | Maintain Hand Hygiene

IDBI BANK Mission Road Bengaluru-560027
CIN:L65190MH2004GOI148838
OFFICE PREMISES REQUIRED IN DOLLARS COLONY
IDBI Bank desires to acquire office premises in **Dollars Colony, RMV 2nd stage, Bengaluru,** Karnataka for Branch, Approximate Area around 2000sft on long lease. Interested parties owning suitable premises may apply to the Sr. Regional Head , KA-1, Mission Road within 10 days (excluding the date of advertisement). Proposals received by **6.00 pm on 3rd December, 2020** will only be accepted. Proforma and other details can be downloaded from our website **www.idbibank.in** under Notices-Tenders or collected from any of our branches.
Date: 23.11.2020 Sd/-
Place: Bengaluru Field Chief General Manager, Bengaluru Zone

GOVERNMENT OF TAMIL NADU
HIGHWAYS DEPARTMENT
Tamil Nadu Road Sector Project – II, ICERS Cell (Loan No.8499-IN)
Assignment Title : Supply of Highway Patrolling Vehicle including ancillary services for Kanchipuram and Tiruvannamalai Districts Police Department (Rebid)
Tender ID : 2020_TNRSP_185749_1
Request for Bid
National Competitive Bidding (Through e-Procurement)
Superintending Engineer (H), ICERS Cell, for and on behalf of Governor of Tamil Nadu invites bid for Supply of above mentioned item. Further details are available in the website: **www.tntenders.gov.in** and the Bid Document available in online from **23.11.2020** at **10:00Hours.**
The Bid with credentials must be submitted through online **www.tntenders.gov.in.** Last Date for submission of Bids through online: **23.12.2020** at **15:00Hours.** Any clarification and amendment will only be published in **www.tntenders.gov.in.**
Superintending Engineer (H), ICERS Cell,
O/o the Director General, Highways Department,
HRS Campus, Sardar Patel Road, Guindy, Chennai – 600 025.
DIPR/4351/TENDER/2020 Ph.: +91–44 –22351066 E-mail: tnicerscell@gmail.com

PUBLIC NOTICE
This is to inform the General Public that, my Client **Sri. Sk. SAMSUDDIN,** Aged about 32 years, Son of Sri. Sk. Nijamuddin, Resident of Chandrapur, Howrah, West Bengal-711 401, Presently resident of No.14/1, Fourth Floor, Maldarpet, Nagarathpet Cross Road, Bangalore-560 002, had entered into Sale Agreement on 03-11-2020, to purchase the under mentioned schedule property from **Sri. GANESH BARIK,** Aged about 40 years, Son of Sri. Sadananda Barik, Resident of Old No.23, New No.6, 11th Cross, LDS Arcade, Cubbonpet, Bangalore-560 002. Any person/s, Bank / society / Firm or anybody having any right, title, interest or claims by way of sale, exchange, mortgage, gift, release, trust, inheritance, banquets, possession, lease, easement or otherwise over the under mentioned schedule property or any portion thereof, they may file their objection/s with documentary proof **within 7 (Seven) days** from the date of Publication of this Notice with the under signed, failing which it is deemed that there is no impediment to complete the sale transaction and which shall be deemed to have been waived to all intents and purposes, my clients will proceed on the basis that there are no claims / interest whatsoever in nature and it will be finalized.
SCHEDULE
All that piece and parcel of property bearing No.32, with PID No.47-138-32, Situated at Annamma Gudi Beedi (Chikka Annamma Gudi Beedi), Chowlagalli, Cubbonpet, Corporation Division Old No.42, Presently Bruhath Bangalore Mahanagara Palike Ward No.47 (119), Bangalore, together with ground floor and first floor constructed old house thereon, with the facility of water, sewerage and electricity connections, Measuring East to West 28.6 (Twenty Eight Point Six) feet, North to South 20-0 (Twenty) feet, In all 572 Square feet and Bounded on East by Sri. S. Raghavaiah's Property, West by Road, North by Sri. R. Viswanathappa (Vishwanathaiah) Property and Gowramma's Property, South by Previously property belongs to Narasimhaiah, Presently Property belongs to Jayashankar.
Shree Guru Raghavendra, Law Associates
S. LOKANATHA, M.A. L.L.B.,
Advocate and Legal Consultant
No.7, 1st Floor, 28th Cross, Cubbonpet, BANGALORE-560 002.
Mob : 98440 88192, 93437 88112.
Date : 23-11-2020, Bangalore

पावरग्रिड POWERGRID
NOTICE
1. Approval under regulation-86 of CERC (Conduct of Business) Regulations'1999 and CERC (Terms and Conditions of Tariff) Regulations'2019 for determination of Transmission Tariff from anticipated DOCO to 31-03-2024 for **Petition-1:** for Transmission Asset "NNTPS switchyard - Ariyalur (Villupuram) 400kV D/C Twin line" and "2 nos of 400kV Line bays at Ariyalur SS (TANTRANSCO) for terminating NNTPS Switchyard - Ariyalur (Villupuram) 400kV D/C line" under "Transmission system for evacuation of power from 2X500MW Neyveli Lignite Corp. Ltd. TS-1(Replacement) (NNTPS)" in southern regional grid"
2. The beneficiaries of the above mentioned Transmission system are: (a) KPTCL (b) APTRANSCO (c) KSEB (d) Tamil Nadu Generation and Distribution Corporation Ltd. (e) Electricity Dept. of Goa (f) Electricity Dept. of Puducherry (g) APSPDCL (h) TSSPDCL (i) APCPDCL (j) TSNPDCL (k) BESCOM (l) GESCOM (m) HESCOM (n) MESCOM (o) CESC (p) Transmission Corporation of Telangana Limited (q)TNEB (r) APEPDCL (s) APNPDCL (t) NLC India Ltd.
3. Tariff details:

Name of the Asset	Petition-1	
	Asset 1	Asset 2
Approved Capital cost (₹ Lakhs) (FR)	₹ 15113.38 lakhs	₹ 1571.60 lakhs
Authority which has approved Capital Cost	Board of Directors of POWERGRID	
Schedule DOCO (FR)	10.06.2018 to 10.07.2019 Progressively	
DOCO (Anticipated)	09.07.2020 (Actual)	30.11.2020 (Anticipated)
Estimated Completion Cost (₹ Lakhs)	₹14711.51 lakhs	₹3336.41 lakhs
Tariff for year 2019-24 (₹ in Lacs)		
2019-20	0.00	0.00
2020-21	1567.52	177.78
2021-22	2322.18	573.51
2022-23	2345.26	587.39
2023-24	2290.45	577.71

4. A copy of the application made for determination of tariff is posted on the website of the applicant at **www.powergridindia.com.**
5. The suggestions and objections, if any, on the proposals for determination of tariff contained in the application be filed by any person, including the beneficiary before the Secretary, Central Electricity Regulatory Commission, 3 & 4th floor, Chandralok Building, Janpath, New Delhi - 110 001 (or other address where the office of the Commission is situated), with a copy to the applicant at the address of its corporate office within 30 days of publication of this notice.
Place : GURGAON Sd/-
Date : 20.11.2020 CGM (Commercial)
POWER GRID CORPORATION OF INDIA LIMITED
(A Government of India Enterprise)
Registered Office : B-9, Qutab Institutional Area, Katwaria Sarai, New Delhi - 110 016
Corporate Office : Saudamini, Plot No.2, Sector-29, Gurgaon, Haryana - 122 001
Website: www.powergridindia.com, CIN: L40101DL1989GOI038121
A Maharatna PSU
PG/CC/Notice-51/Advt.-66/2020-21/Sanket

GOVERNMENT OF INDIA
DEBTS RECOVERY TRIBUNAL-I, BENGALURU
Jeevan Mangal Building, 2nd Floor, No.4, Residency Road, Bengaluru -560025
SALE PROCLAMATION FORM NO-22
PROCLAMATION OF SALE UNDER RULE 38 AND 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS AND BANKRUPTCY ACT, 1993
RC No. 10700 in OA No. 2218/2014
CANARA BANK, Vasanthanagara Branch **V/S SRI SRINIVASA BABU & Others**
To: **Certified Debtors: 1. Sri Srinivasa Babu** Alias V. Sreenivasa Babu, S/o. Sri R. Venkataswamy, R/at: Flat No. S-08/09, 2nd Floor, Sapna Apartments- II, Swathantranagara Main Road, Basavanapura, Virgonagara, Bengaluru - 560 049. **2.Smt. Preethi S Babu ,** W/o Sri V. Srinivasa Babu,, R/at: No. 370, C/o. Srinivasa Nilaya, 7th Main Road, Chowdeshwari Layout, Marathahalli, Bengaluru - 560 037. **3.Sri V. Naveen Kumar,** S/o Sri V. Venkataswamy, R/at: No. 27, Benaka Rajasheree, 3rd Cross, Mannekolala, Bengaluru - 560 037.
The under mentioned property will be sold by 'online e-Auction' through website **https://www.bankeauctionwizard.com** on **23.12.2020** for recovery of an amount of **Rs.21,84,817/-** (Rupees Twenty one lakhs eighty four thousand eight hundred and seventeen only) including costs and interest as on 11.11.2020 with future interest till realisation.The future interest is chargeable at the same rate till realization of debt as per Recovery Certificate in O. A. No. 2218/2014.

Date and Time of e-Auction	**23.12.2020 between 11.30 A.M. to 12.30 Noon.**
Reserve Price	**Rs.33,56,000/-**
Earnest Money Deposit	**Rs.3,35,600/-**
Last date for Bid Submission	**21.12.2020 before 3.00 P.M**
Bid Increment	**Rs.25,000/-** (Rupees Twenty Five Thousand only)

SCHEDULE OF PROPERTIES:
Item No. 1 : All that piece and parcel of the property bearing Site No. 30 in land bearing survey No. 24, converted from Agriculture nature to non-agricultural residential purpose vide conversion order No. B.DIS.ALN.SR(S) 250/2000-01 dated 24/11/2000 issued by the Deputy Commissioner Bangalore District situated at Basavanapura Village, Krishnarajapuram Hobli, Bangalore East Taluk formerly Bangalore South Taluk measuring East to West 89+79/2 feet and North to South 117+115.5/2 feet in all measuring 9765 square feet. This property was coming under the limit of K.R. Puram CMC Bangalore bearing Municipal Khata No. 1557 now comes under the limit of BBMP and bounded on East by : Private Property, West by : 30 feet Road, North by: 20 feet Road and South by : Property bearing No. 35 & 36.
Item No. 2 : Flat bearing No.S-8& New No. S-8/9, sitauted at 2nd Floor Sapna Block -II in the building constructed on property bearing Site No. 30 in land bearing Survey No. 24 converted vide officeal memorandum bering No. B.DIS.ALN.SR(S) 250/2000-01 dated 24.11.2000 issued by the Deputy Coomssioner, Bangalore District situated at Basavanapura Village, Krishnarajapuram Hobli, Bangalore East Taluk formerly Bangalore South Taluk measuring East to West 89+79/2 feet and North to South 117+115.5/2 feet in all measuring 9765 square feet. together with 240 square feet on undivided right, Title, interest and share in the Schedule A Property and Super built up area of 735 Square feet with one Car Parking in the basement and bounded on the East by : Private Property, West by : 30 feet Road, North by: 20 feet Road and South by : Property bearing No. 35 & 36.
For Terms and condition of sale visit website: **https://www.bankeauctionwizard.com of M/s. Antares Systems Ltd., Bangalore** For furthere details Contact **Mr. V Manohar, Mobile** : 9686196756 e-mail id:v.manohar@antaressystems.com/ **Mr. Nataraj K. N.,** Chief Manager, **Canara Bank, Vasanthanagar Branch, Bengaluru, Contact No.: 080-22268168/22206313, 9483501370.**
Given under my hand and seal on this **12th day of November 2020.**
Sd/- (Deepainduvani S.), Recovery Officer-II
Debts Recovery Tribunal -1, Bengaluru

CLASSIFIEDS

PUBLIC NOTICE
CHANGE OF NAME

CHANGE OF NAME
I, **Chandrika S K** (old Name) W/o G Ranganath Residing At **No 1494, 9thA Main, Srinivasa Nagarm, Bsk 1 Stage, Bengaluru 560050 Karnataka** I have changed my name as **Chandrika Ranganath** Vide Affidavit Dated 20/11/2020 Sworn Before Notary D S Sathyanarayana

CHANGE OF NAME
I, **KUMAR H.C.**, S/o. Chikkamari Gowda, Aged about 44 years, residing at No. 42/6, Halasuru Village, Sathnur Hobli, Kanakapura Taluk, Chikkalahalli, Ramanagar District 562 126. now at Bengaluru, hereby declare that my correct name with spelling and Initial is **KUMAR H.C.** I further submit that, whereas in all the records i.e., Educational records, Passport, LIC, Bank etc., my name initial bears that **KUMAR H.M.** instead of **KUMAR H.C.** I hereby submit for the proof of correct name with initial as **KUMAR H.C.** kindly renew and permit to change as shown here. Vide affidavit dated 21.11.2020 sworn before Advocate & Notary Vijayamurthy R. Sonde, Bangalore.

CHANGE OF NAME
I, **Smt. Bhagyalakshmi N. Gowda,** Aged about 39 years, W/o. Sri. Nanje Gowda S., Residing at No. 126/B2, Sharavathi Block, N.G.V. Complex, Koramangala, Bangalore - 560 047, have changed my name from **Sudha** alias **Bhagyalakshmi J S** to **Bhagyalakshmi N. Gowda** vide affidavit dated 22.11.2020 sworn before Advocate & Notary B. Chitra at Bangalore.

CHANGE OF NAME
I, **NIMRAH SULTANA,** D/o. Ishtiaq Ahmed, aged about 20 years, Residing No.35/1, Richmond Road Tate Lane Ashok Nagar, Bangalore. Museum Road, Bangalore-560025. have changed my name to **NIMRAH AHMED** vide affidavit dated: 14/11/2020 sworn before Advocate and Notary P.G.Unnikrishnan, Bangalore.

The Private Hospitals and Nursing Homes Association is demanding a waiver of trade licences for healthcare, and have placed an array of demands before the state government.

STRAWS IN THE WIND

HDK goes silent on Twitter

A politician's twitter account can serve as the gauge of the party's mood and popularity. Former Chief Minister H D Kumaraswamy, who was active on social media, putting out several tweets a day taking a swipe at the government, CM Yediyurappa or Congress leaders, has suddenly gone silent. Ever since the JDS lost the RR Nagar and Sira bypolls on November 10, there has been no activity on the microblogging site. His social media team is quite candid, saying that since there are no relevant issues, there are no tweets.

It's a Catch-22 for DKS

The troubles of the Congress are unending. Even before he could come to terms with a humiliating defeat in RR Nagar and Sira assembly bypolls, and take a breather before the bypolls in North Karnataka, KPCC president DK Shivakumar is facing a tricky, internecine battle in the party. Congress MLA Akhanda Srinivas Murthy, whose house was burnt down by a mob a few months ago, is demanding action against a rival, former Bengaluru Mayor Sampath Raj who was arrested in the rioting case. With Murthy now preparing to take the issue to AICC interim president Sonia Gandhi, DKS has referred his complaint to a disciplinary committee, contending that the charges against Raj are not proved yet. If he fails to take action against Sampath Raj, he will anger Murthy, who left the JDS and joined the Congress a few years ago. With a minor exodus from the Congress in the past year, Shivakumar knows he has to hang on to every MLA in his fold. Worse, he is himself facing a probe by central agencies...

DKS takes charge, but brings no change

With KPCC yet to be revamped, Congress remains in limbo; Leaders raise issue at meetings

BANSY KALAPPA @ Bengaluru

IT'S been eight months since the KPCC got a new president in D K Shivakumar, reputed to be a dynamic leader, go-getter and troubleshooter. His appointment had infused new hope in party workers, but that hope is on the wane, for his leadership has brought no change.

The Congress continues to be in limbo, which is one of the main reasons for its pile of electoral defeats.

The last time the Pradesh Congress was constituted was in 2010, when Dr G Parameshwara was KPCC president, Sonia Gandhi was Congress president, and Manmohan Singh was Prime Minister. Parameshwara had taken his list of office-bearers to meet Sonia Gandhi and get her approval. The same team continues to this day, barring some additions made in 2012 by Parameshwara. The Congress government swept to power in 2013 in Karnataka, and Siddaramaiah was made Chief Minister.

The Congress party structure is not too complex: a general secretary in charge of each district, a secretary for each constituency, and a vice-president in charge of 2-3 districts.

There was no change during Dinesh Gundu Rao's tenure as KPCC president. The joke in the party goes that committee members were in their fifties when they were appointed, and are now in their sixties.

As president, Shivakumar realises that he needs to infuse new blood and project young faces to create a buzz around the party. He has expressed concern about reconstituting the KPCC with his team members, but that will need the nod of General Secretary Randeep Singh Surjewala and AICC interim president Sonia Gandhi.

KPCC president DK Shivakumar meets supporters while touring the Kalyan Karnataka region, on Sunday | EXPRESS

Sources in the Congress say that leaders have asked for a revamp of the KPCC at closed-door meetings, especially with the Maski and Basavakalyan bypolls looming up. The two seats are traditionally Congress bastions. While in Maski, MLA Prathap Gouda Patil quit the Congress to join the BJP, Basavakalyan Congress MLA B Narayan Rao passed away in September.

Under tremendous pressure to retain the seats, Shivakumar and Siddaramaiah have chalked out an ambitious plan to reach out to the Kalyan Karnataka region. Shivakumar is touring the areas and has inducted Prathap Gouda Patil's challenger Basanagouda Turvihal in Maski, and plans to field Rao's family member in Basavakalyan. But they know it's is a tough fight ahead.

Caste conflict: Government to set up barber shops

EXPRESS NEWS SERVICE
@ Bengaluru

THE Karnataka government is planning to start barber shops across the State to help the Savitha community members, after caste conflicts broke out over barber shops. The government proposes to recruit barbers as outsourced staff of the social welfare department.

The proposal came after a number of cases were reported where members of a certain caste were denied service at saloons, or upper caste members boycotted barber shops which provided service to Dalits.

Last week, a barber in Bagalkot refused to cut the hair of a Dalit man, while in Mysuru, a barber who cut the hair of a Dalit faced a boycott. Such cases are being reported in North Karnataka and central Karnataka, including Dharwad, Koppal and other districts.

Sources from the social welfare department said there is a proposal to register cases against barbers under the Atrocities Act, if they decline to cut the hair of a Dalit, or provide any other service.

Officials have listed out recommendations like hiring barbers on contract, or providing space for barbers to open shops.

It is the first time the Karnataka government is taking such an initiative. In Kerala, the government runs barbershops, and gives a grant of Rs 25,000 to barbers to set up shop.

Kollegal MLA N Mahesh, after participating in a meeting, told *The New Indian Express* that even today, certain saloons bar Dalits, especially in Hyderabad-Karnataka and Old Bombay regions.

"There is a plan to provide subsidy or loan to barbers who want to set up shop at the panchayat level. Grants will be given under the Devaraj Urs Backward Community Development Board. Barbers will be given a shop constructed by the government, and they can neither deny lower caste people a haircut, and nor can people boycott the barber, as it is run in a government building. Though this is still happening, people don't complain. It is reported on social media," Mahesh added.

Social Welfare Minister B Sriramulu is due to hold a meeting on the issue.

Mudigere MLA eyes berth again

EXPRESS NEWS SERVICE
@Chikkamagaluru

MUDIGERE MLA **MP Kumaraswamy** is keeping his fingers crossed as he lobbies hard for a ministerial berth. During the last cabinet expansion too, he had exerted pressure on Chief Minister B S Yediyuarappa to induct him into the ministry, but did not make it.

This time, he took a delegation of his followers to the chief minister, and also, going a step ahead, he met state BJP president Nalin Kumar Kateel and RSS leader Kalladka Prabhakar Bhat on Saturday and appealed to them to help him get a chance in the cabinet.

After the last expansion, Yediyurappa, trying to pacify disgruntled MLAs who did no make it to the ministry, had offered the post of chairman to the Karnataka Market Consultants and Agencies Ltd to Kumaraswamy. But he rejected the offer, and instead sought more funds for his flood-affected constituency.

He has staked claim for the ministerial post, saying that among three Scheduled Caste right-hand MLAs in the Assembly and two MPs in Parliament from the state, first-timers have been accommodated, while ignoring him, though he is a three-time MLA.

Of the five MLAs in the district, four are from BJP. D S Suresh and Belli Prakash are juniors, while C T Ravi has resigned from the ministry. He should be inducted to give representation to the district in the cabinet, he argued.

Baig was promoter of IMA Group, says SIT

BANSY KALAPPA @ Bengaluru:

A LETTER from the office of the Special Officer and Competent Authority investigating the IMA scam to the principal secretary, revenue department, seeks investigation into the role of former Congress leader Roshan Baig as promoter of the tainted IMA Group, and its business activities.

The letter, dated November 19, says the SIT had submitted a report that a property belonging to Mulberry Greens Supermarket, a unit of the IMA Group, had been seized in Ganesha Towers, Infantry Road, and IMA had executed a lease deed in that building with Danish Publications, which is owned by Baig.

The letter said that though technically, the lease deed had expired, as per mutual understanding with Baig, IMA continued to use the premises. Baig had claimed that legally, he had no lease agreement, and when issued a notice, he had responded saying he had sold it in 2017, along with office furniture. He had also claimed that though he had asked IMA Managing Director Mansoor Khan to enter into a separate lease deed with the building owner, Khan had failed to do so.

The SIT claimed that Baig's contentions are not acceptable, because facts showed that the building premises was used by Mulberry Greens, and sub-leasing was not allowed. The office of Danish Publications was frequented by Baig to meet the public as sitting MLA. IMA chief Khan used the same premises as an office, the report said.

Common usage of the premises by the sitting MLA and IMA Group MD lent credibility to his business operations in the eyes of the public, and increased their confidence in depositing hard-earned money with the company. Baig had played a key role in promoting the IMA Group and its business activities, investigators said.

The letter said that as per the Karnataka Protection of Interest of Depositors Act, 2004, the government may attach properties of the promoters and managers of the establishment, to repay depositors.

The CBI has established Roshan Baig's role as a promoter beneficiary of IMA Group, with business transactions. The government may like to seek a report from the CBI, along with the list of personal properties belonging to Baig, before taking necessary action, the letter said.

Police officers outside IMA Jewels soon after the scam broke out in June 2019, after IMA founder Mansoor Khan had fled the country

Former MLA in prison quarantine for two weeks

CONTINUED FROM PAGE 1

Baig was taken to the prison around 7.45 pm and was lodged at the quarantine centre of the prison. "He will be here for 14 days and will be moved to regular barracks later," sources in the prisons department said.

In July 2019, the Special Investigation Team (SIT) formed by the state government had quizzed Baig for the first time in connection with the case before the case was handed over to the CBI. It is learnt that the CBI had zeroed in on Baig based on a statement made by the founder and MD of IMA Mohammed Mansoor Khan. Investigations also reportedly revealed that the MLA had received kickbacks from IMA.

Khan, who was absconding before surrendering to the SIT, had released an audio clip blaming Baig for the failure of IMA and had levelled several allegations against the then MLA from Shivaji Nagar. In the same message, Khan also alleged that he had paid Rs 400 crore to Baig which was not returned, causing the company to go bust.

Denying the allegations, Baig had then tweeted, "He (Khan) craftily dropped my name to divert attention from himself since he knew that playing dead would buy him time to plan out further mischief, the helpless victims will have no choice but to look for somebody to point fingers at."

Baig resigned as MLA in July last year, triggering the collapse of the 14-month-old Congress-JDS coalition government.

While all other MLAs who resigned from the Congress and JDS were accommodated in the BJP, Baig was not because of his alleged links with the IMA scam.

This is the second time that Baig, who was a minister in the Siddaramaiah government, is figuring in a scam. His name cropped up in the multi-crore stamp paper scam too.

Baig's properties under SIT scanner

A letter from the office of the Special Officer and Competent Authority investigating the scam reads that as per the Karnataka Protection of Interest of Depositors Act, 2004, the government may attach properties of the promoters and managers of the establishment, to repay depositors.

Med colleges aiming for Dec 1 opening

CONTINUED FROM PAGE 1

MONDAY'S meeting is being held in the background of degree and post-graduate colleges being reopened for offline classes from November 17, but evoking a poor response from students with the attendance remaining abysmal. Some colleges even reported teachers taking classes with just one student in attendance.

Schools and colleges were ordered shut when Covid started spreading across the state, but now the government is planning to reopen them in a staggered manner. While colleges have already reopened, a decision on schools is pending as a large section of parents and students are opposing it, as they fear students attending classes contracting the disease.

Medical, dental and Ayush colleges are aiming at starting offline classes from December 1, while the education department is thinking of reopening pre-university colleges from the second week of December. But the final decision is still pending. Besides parents and students, opposition parties, as well as a section of the ruling BJP MLAs too, continue to oppose reopening of schools.

HOT TOPIC

HDK: Why not set up council for Vokkaligas?

EXPRESS NEWS SERVICE
@ Bengaluru

STATING that the Vokkaliga contribution to Karnataka is tremendous, JDS leader H D Kumaraswamy has urged the government to put together a Vokkaliga Development Council.

This appeal comes after CM B S Yediyurappa recently announced a Maratha Development Authority and a Veerashaiva-Lingayat Development Corporation.

Kumaraswamy said on Sunday the sacrifice of Vokkaligas cannot be undermined as they had given up their lands for the development of Bengaluru. If the government was concerned about each caste, then it is time it set up a Vokkaliga development council as there are lakhs who lost their lands, he said.

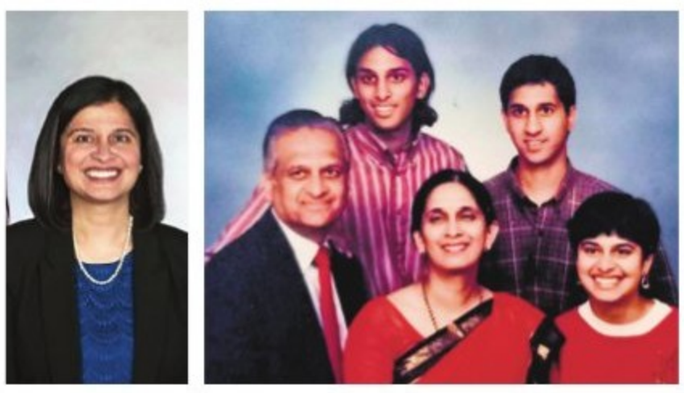
Speaking to journalists, he said there were attempts to politically ruin his son Nikhil Kumaraswamy. JDS has no great presence in Maski and Basavakalyan constituencies. Kumaraswamy was mum about fielding candidates for these seats.

GREAT HEIGHTS

Proud moment: Kundapur-origin woman is policy director for Jill Biden

PRAKASH SAMAGA @ Udupi

THE appointment to an important post in the new Biden administration has brought cheers miles away — in Kundapur. The people have reason to be delighted as US President-elect Joe Biden has appointed a Kundapur origin woman, Mala Adiga, 47, as policy director of his wife Jill Biden, choosing an experienced education policy hand as the incoming First Lady focuses on education and plans to continue teaching community college classes.



Mala Adiga, and (R), an old snapshot of hers with family members | EXPRESS

Adiga was a senior advisor to Jill and had served as a senior policy advisor during the Biden-Kamala Harris campaign. Mala's grandfather Dr Chandrashekar Adiga was a landlord in Bobbaryana Katte near Kundapur. Her father Dr Ramesh Adiga had moved from Kundapur to the US at the age of 24 after completing his medical education in 1960. Her mother Jaya Adiga had studied medicine in Vellore.

Mala was born in the US. She, however, has not forgotten her roots. She along with her husband Charles Biro had attended marriage functions of her close relatives in Kundapur. She is also a patron of Chaitanya Special School, Kundapur. Mala and Charles have a 15-year-old daughter Asha.

Sujatha Nackathaya, cousin of Mala, who is the secretary of Chaitanya Special School, told *The New Indian Express* that Mala is a hard working woman and always strived to achieve great heights. She said that Mala's appointment has made all her family members here happy. "She makes annual trips to India and enjoys the family events," she said.

During Obama's administration, Mala had served as the deputy assistant secretary of state for Academic Programs at the Bureau of Educational and Cultural Affairs, Secretary of State's Office of Global Women's Issues as chief of staff and senior advisor to the Ambassador-at-Large, as well as director for human rights on the National Security Staff. She presently stays in Illinois.

Mala is a hard working woman and always strived to achieve great heights. Mala's appointment has made all her family members here happy. She makes annual trips to India and enjoys the family events

Sujatha Nackathaya, Mala's cousin

Mala graduated from Grinnell College in Iowa. She earned her J D (Juris doctor, degree required to practise law in the US) from the University of Chicago Law School and her Masters in Public Health from the University of Minnesota. She had worked as a clerk for a federal firm and for a Chicago law firm before joining the Obama presidential campaign in 2008.

ORDER, ORDER... BUT VIRTUALLY

Courts go digital to reduce footfall; advocates can argue from anywhere now

YATHIRAJU @Bengaluru

CORONAVIRUS has changed our lives. And the judicial system too has been affected. Instead of filing into courtrooms, judges and advocates have been logging into Zoom. It's a way to keep legal proceedings moving in the age of coronavirus.

Framing its own Standard Operating Procedure (SOP) for hearing cases in the high court and conducting trials in the district and taluk courts, the Karnataka High Court has been in the forefront in the effective use of technology in the country.

"Covid-19 has badly affected the High Court, with over 180 staffers testing positive, including Registrars and judicial officers, by the end of October. To reduce the footfall, there was no option but to take recourse to virtual hearing," Chief Justice Abhay Shreeniwas Oka said in a recent judgment.

"The benefits of the video conference hearing which commenced due to Covid-19 outweigh the technical problems," Dr Justice D Y Chandrachud, judge of Supreme Court, said while appreciating the Karnataka High Court during the launch of its e-facilities.

This new mode of dispensing judgment saw its longest hearing. "Perhaps this case must be the longest hearing conducted -- 61 hours in 25 working days -- through video conferencing. The record of these petitions run into more than 5,000 pages. The members of the Bar could argue while sitting in New Delhi, Chennai, Mumbai..."

This was mentioned by a division bench of Chief Justice Abhay Shreeniwas Oka and Justice Ashok S Kinagi in a 336-page judgment on October 24, in relation to a batch of petitions over winding up six mutual funds schemes by Franklin Templeton Trustee Services Private Limited.

This shows the efficient service being rendered by the staff in making virtual hearing, which was launched in the first week of April after lockdown, a big success in the state. Initially, the high court took up public interest matters suo motu considering their urgency, and eventually began hearing all cases.

A team of officers will take the names and contact numbers of advocates who have filed vakalath and ensure the link/login ID and password generated through automation reaches them daily. In the high court, access will be supplied for up to 100 advocates in each court hall.

"The virtual hearing has helped the advocates save their time and money," said K Satish, a young advocate.

There is a flip side too. Recently, the Chief Justice requested the advocates not to share the login ID and password with clients, as many joined the hearing of IMA ponzi scam cases unauthorisedly. Clients can be accommodated by the respective advocates if needed, the Chief Justice said, after the hearing got disconnected suddenly due to over number of users.

The Chief Justice has been taking measures to address the technical issues.

Court hearings online

A court-hall-wise video conference link with a passcode will be webhosted on the high court's website, with effect from Monday. Advocates must register themselves to use it.

GREEN THUMB

A nursery in Ulsoor does brisk business on Sunday, as customers return | MEGHANA SASTRY

EXPRESS READ

Four arrested for theft, 10 cases solved

Bengaluru: Upparpet police arrested four men — Afroz (40), Ravi (52), Lohith (21) and Akshay Sushilendra Rao (29) — for allegedly stealing a bag with valuables from a KSRTC bus, recently. Police said that a passenger had lost a bag with a gold chain and Rs 50,000 cash on October 19. He lodged a complaint and the four accused were nabbed. Later, police found that the accused were involved in 10 cases. Police recovered gold jewellery worth Rs 16.60 lakh from the accused. ENS

Cop among six held for impersonation

ENS @Bengaluru

SIX people, including a police constable, were arrested for allegedly impersonating and appearing for the Karnataka State Reserve Police and Indian Reserve Battalions Special Constable exams on Sunday. Nagappa Pavedappa Tukkannavar, a civil police constable attached to Sringeri police station, was among the arrested.

Police said that two people each from West, South and East divisions were arrested for impersonation. "Tukkannavar was caught at JSS Engineering College in Channasandra in Kengeri police station limits, for appearing for one Halappa Narayan Hallur. It was found that the Tukkannavar was on sick leave since August 24 and was staying in a hotel room in Gandhinagar booked in Hallur's name," the police added.

Lockdown bonanza: B'luru traffic police collect ₹2 cr in fines

AUTOMATION FINE

PREEJA PRASAD @Bengaluru

BENGALURU City Police have collected more fines for traffic violations this year than in 2019, despite a complete lockdown between March 24 and May 31, and restrictions on vehicular movement continuing for some weeks after that. Police collected Rs 2,94,79,450 in traffic fines this year up to October 31, which is a 42% increase over the previous year's quantum of Rs 2,06,89,035.

This is due to an increase in the number of cases booked. Bengaluru Traffic Police CCTV cameras in 175 locations caught 50,34,554 offences up to October 31 this year, compared to 39,45,831 in 2019.

Traffic officers on the ground say CCTV cameras caught several vehicles flouting traffic rules since the lockdown. "When we catch traffic violators and check their history, there is a list of violations such as no helmet because many assume that due to Covid-19, there are no restrictions," a traffic constable at Jeevan Bhima Nagar told TNIE.

Traffic cops have been given a target for each type of violation, an officer said. The BTP has most of its cops only wanting to book contactless cases, which has helped the department book other traffic violations too. The department has also observed that due to the contactless policing, the fine amounts have increased drastically.

However, the challenge of getting people to pay up still continues. Often, challans sent to violators' addresses yield no response as the address provided could be wrong for various reasons such as change in vehicle ownership or a change in the violators' address that has not been updated.

Although the RTOs have been instructed not to issue fitness certificates to motorists who have dues pending on their vehicles, the reality seems different. Earlier this week, the transport department formed 10 special squads to get hold of traffic violators in the state. An internal notification was sent on November 4 for the team to report violations to the jurisdictional Regional Transport Offices (RTO) for suspension of license. A campaign is also likely to be conducted in the following days to spread awareness as November is considered pollution awareness month.

The traffic police will also soon get 150 body cams, as part of the central government's modernisation scheme with a budget of Rs 150 lakh. Cameras attached to the shirt button which will record for 8 hours are being procured and will likely hit the streets in three months' time. "We are expecting that this will help reduce traffic violations," a senior officer said.

AUTOMATION CASES

Woman says kin spent her savings, attempts suicide

EXPRESS NEWS SERVICE @Bengaluru

A 30-year-old woman tried to end her life by consuming poison in front of her nine-year-old son at their house in Neelasandra on Sunday.

Upset over her family members allegedly misusing her money, she took this step, police said. The victim, Fathima had worked in Dubai as a housekeeper for four years. She returned to Bengaluru two months ago and had Rs 30 lakh in bank savings. She said in her complaint that her mother Rafika, brother Jafar, sister-in-law Sameena, and elder sister Ayesha had withdrawn money from her bank account and misused it. Upset, she recorded a video before consuming poison. Her son alerted the neighbours, who took her to Bowring and Lady Curzon Hospital, where she is recovering.

The Chandra Layout police said that Fathima had married a second time before going to Dubai. She has two sons, whom she left at her parents' house in Gangondanahalli. She had given her relatives her debit card to withdraw money for her children. They would withdraw money for her sons' education and other expenses. A case was filed based on her complaint, police said.

ಶ್ರೀ ಸುಬ್ರಮಣ್ಯೇಶ್ವರ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್
Sree Subramanyeswara Co-operative Bank Ltd.
ESTD:1971
A.O.: Rajatha Bhavana, No. 106, R.V. Road, V.V. Puram, Bengaluru-04
Ph: 080-22422461 / 26500879 Fax:080-41312650 Email-sscbank@yahoo.com

POSSESSION NOTICE
(FOR IMMOVABLE PROPERTY) [RULE- 8(1)]

Whereas the authorised officer of Sree Subramanyeswara Co-operative Bank Ltd., under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred Under Section 13 (2), (12) of the Act, Read with Rule 9 of the Security Interest (Enforcement) Act-2002 issued a demand notices calling upon borrower's/guarantor's/mortgagor's to repay the amount mentioned in the said notices to the following borrower's/guarantor's/mortgagor's.

Sl. No.	Demand Notice Date/ Possession Notice Date	Name of the Borrower's/ Guranantor's/ Mortgagor's	Description of the Properties Mortgaged	Amount Due in Rs.
1.	04/01/2019 19/11/2020	Sri. K.N. Shrikanth Smt. Yashodha Sri. K.N. Shrinath	**Item No. 1: Mortgaged immovable Property land and building;** All that piece and parcel of Immovable portion of house Property, being old No.9, Assessment No. 126, new No. 78, PID No. 73-19-78, situated at Kodihalli Village, Near Murgesh playa, NAL Road, Bangalore measuring East to West: (29+36)/2 feet and North to South: 32.5 feet, in all measuring about 1056.25 Sq.ft and bounded as follows:- East by: Private Property, West by: K.N. Sharath Babu's Property, North by: D.K. Ravi Kumar's Property, South by: Schedule-B Property of K.N. Shrikanth & Together 4 Feet Vide Passage. **Item No. 2: Mortgaged immovable Property land and building;** All that piece and parcel of Immovable portion of house Property, being old No. 9, Assessment No. 126, New No. 78, PID No. 73-19-78,situated at Kodihalli Village, Near Murgesh playa, NAL Road, Bangalore measuring East to West 25 feet, North to South 31.5 feet, in all measuring 787.50 sq feet, and bounded as follows:- East by: Private property, West by: 4 feet, vide Passage, North by: Schedule-A property of K.N. Shrikanth, South by: Private property. **Item No. 1 and Item No. 2 properties totally together measures 1843.75 Sq.ft. Property belongs to Sri Shrikanth K N.**	**Rs. 52,80,945.00** and future interest and other applicable charges/costs from **01/01/2019.**
2.	23/12/2019 19/11/2020	Smt. Shama Sultana Sri. Mohammed Ilyas Smt. Khamrunnissa Sri. Mohammed Yusuff Sri. Mohammed Shabaz Sri. Mohammed Yusuff Sri. Mohammed Shabaz Sri. Ashok Kumar S	**Item No. 1: Mortgaged immovable Property land and building;** All that piece & parcel of property bearing No. 7 (previously site No. 54, carved out of land in Sy.No.84/3 of Byrasandra Village, Uttarahalli Hobli, Bangalore South Taluk) situated at Second Cross Road, RBI & Huts Colony, Tank Bund Area, Eighth Main Road, Byrasandra Middle, Bangalore Corporation Ward No.153 (Old Ward No.62) having PID No.62-87-7 measuring East to West (30ft+32ft)/2 and North to South 53 ft., totally measuring about 1612 sq. ft. together with all the building and structures standing thereon and bounded by the following boundaries; East by: House Property belonging to Mowli Sab, West by: House Property belonging to Sri.Ameer Jan, North by: Road, South by: Private Property. **Property belongs to Smt.Shama Sultana.** **Item No. 2: Mortgaged immovable Property land and building;** All that piece & parcel of the Immovable property bearing site No.179, carved out of Sy.11 of Maragondanahalli Village, Hulimangala Grama Panchayat, Jigani Hobli, Anekal Taluk, Bangalore District measuring about 0.05 Guntas together with all the building and structures standing thereon and bounded as follows:- East by: Haji Anwar Sab S/o Late.Hussain Sab's Property; West by: Road, North by: Mahaboob's Property, South by: Dariya Sab's Property, **Property belongs to Smt. Khamarunnissa.**	**Rs. 1,51,79,059.00** and future interest and other applicable charges/costs from **01/12/2019.**
3.	03/08/2020 19/11/2020	Smt. Kanaka Krishna Reddy Sri. Sunil Kumar K M/s Venkatadri Granites Proprietor: Sri. Sunil Kumar K, Smt. Kanaka Krishna Reddy, Sri. Krishna Reddy V	**Mortgaged immovable Property land and building;** All the piece and parcel of the immovable property being the residential premises bearing No.22 (Old HASB No.16/A), PID No.74-14-22, situated at Kodihalli Main Road, BBMP Ward No.74 (Jeevanbheemanagar), Bengaluru, along with building and measuring East to West 48 feet and North to South 40 feet and totally measuring about 1920 Sq.ft., and bounded by the following boundaries; East by:Private Property belonging to Sri.T.K.Sheshan, West by: 16 feet Internal Road belongs to Smt.Devamma land,North by: Site No.21 belongs to Sri.K.Sunil Kumar, South by: Site No.23 belongs to Sri.M.Devaraj. **Property belongs to Smt.Kanaka.**	**Rs. 98,83,383.00** and future interest and other applicable charges/costs from **01/08/2020.**
4.	13/12/2019 19/11/2020	Sri. Chandra Shekar Reddy T.L. Sri. Rajashekar L.	**Mortgaged immovable Property land and building;** All that piece and parcel of property bearing No.871/1, Identification No.150200101500120106 (Previously site bearing No.1, Khatha No.871/1, carved out of converted land in Sy No.163, situated at Yadavanahalli Village, Attibele Hobli, Anekal Taluk, land converted for non agriculture residential purposes vide official memorandum dated.24/01/2004, vide No. BDS/ALN/ SR(A)74/2003-04, issued by Deputy Commissioner, Bangalore District, Bangalore) presently situated at Attibele Industrial Area, opposite KIADB, Raghavendra Nagar, Anekal Taluk, Bangalore District, Measuring East to West 100 feet North to South 100 feet, totally measuring about 10000 sq.ft. together with all the building and structures standing thereon and to be constructed/erected thereon bounded as follows; East by: Road, West by: Road, North by: Road, South by: Converted land in survey No.163, **Property belonging to Sri.T.L.Chandra Shekar Reddy.**	**Rs. 35,97,145.00** and future interest and other applicable charges/costs from **01/12/2019.**
5.	23/12/2019 20/11/2020	Sri. Deepak M.G. Smt. Poornima A.K. Sri. Dhanajaya Kariyappa	**Mortgaged immovable Property land and building;** All that piece and parcel of schedule property, bearing No. 90 (previously portion of land in Sy.No. 35/8, Khaneshumari, No. 324/281, situated at Saneguruvanahalli Dakle), now situated at 11th Main Road, Kamakshipalya, Vrishabavathinagar, Bangalore, BBMP ward No.102 (Old Ward No.17) having PID No.17-13-90 measuring East to West: 41 feet and North to South: 42 feet, totally measuring about 1722 Sq.fts, and together with the structure standing thereon and bounded by the following boundaries; East by: Property bearing No.91, belongs to Sri.Channigappa, West by: Property bearing No.89, belongs to Hanumamma, North by: Property bearing No.29, belongs to Channanarasimhaih, South by: Road. **Property belongs to Sri.Deepak M G.**	**Rs. 86,10,610.00** and future interest and other applicable charges/costs from **01/12/2019.**
6.	26/11/2019 20/11/2020	Smt. Jayalakshmi, Sri. S.C. Shivaraju Sri. Satish S.S.	**Mortgaged immovable Property land and building;** All the piece and parcel of the immovable property being the Residential property and bearing present Municipal No.10, (old No.11), PID No.37-119-10, situated at formerly Malagalu Village, now at 7th "A" Cross, Sanjeevininagar, Moodalapalya (Amarjyothi Nagar) Yeswanthpura Hobli, BBMP ward No.37, (Amarjyothinagar), Old ward No.127, Moodalapalya, Bengaluru, measuring East to West 40 feet and North to South 30 feet, totally measuring 1200 square feet, with a three storied residential building and bounded by the following boundaries: East: Road, West: Private Property, North: Property bearing No.12, South: Property bearing No.10, **Property belongs to Smt.Jayalakshmi.**	**Rs. 26,57,488.00** and future interest and other applicable charges/costs from **01/11/2019.**
7.	10/09/2020 20/11/2020	Sri. Shiva Kumar A. Smt. Divya W/o. Sri. Shiva Kumar A. Smt. Anitha A	**Mortgaged immovable Property land and building;** All that piece and parcel of the immovable property bearing No.67, situated at 5thCross, Srirampuram, Bangalore ward No.97 (old ward No.24) PID No.24-14-67, Bangalore along with building and measuring East to West 25 feet and North to South 26 feet and totally measuring about 650 Sq.ft., and bounded by the following boundaries; East by: Property bearing No.68. West by: 5 feet common passage and Property bearing No.66.North by: Conservancy lane. South by: Property belonging to of Sri.Rabindranath Khamrai. **Property** belongs to **Sri. Shiva Kumar A and Smt.Divya W/o Sri.Shiva Kumar A.**	**Rs. 40,07,244.00** and future interest and other applicable charges/costs from **01/09/2020.**
8.	27/12/2019 20/11/2020	Sri. Chandra Shekar M.R. Proprietor of M/s. Poornima Jewellery Works Sri. Jagadeesh S.S.	**Mortgaged immovable Property land and building;** All that piece and parcel of the immovable property being residential premises bearing present municipal No.37/1 (Old No.37), PID No.14-27-37/1, situated at 13th Cross Road, 1st Block, Rajajinagar, Bangalore, BBMP Ward No.14 (Nagapura), Bangalore, measuring East to West: 21 Feet and North to South: 22.60 Feet and totally measuring about 475.50 Sq.Ft. and bounded as follows; East by: Property belonging to Sri.Nanjappa, West by: Remaining Portion of the same property bearing No.37, North by: Property belonging to Sri.Chowdappa, South by: Passage. **Property belongs to Sri.Chandra Shekar M.R.** **SCHEDULE "C" Hypothecated Assets:** Hypothecation of Stocks and debts, Furniture and fixture, Fittings, Interiors and any others receivables, etc, at M/s. Poornima Jewellery Works, No 17/1, 11th Cross, 1st "K" Block, Dr.Rajkumar Road, Rajajinagar, Bangalore-10.	**Rs. 17,75,407.00** and future interest and other applicable charges/costs from **01/12/2019.**
9.	13/12/2019 20/11/2020	Sri. Nagaraja Setty M.L. Sri. Nataraj N Sri. Pradeep K.S.	**Mortgaged immovable Property land and building;** All the piece and parcel of the Residential Premises of the property bearing No. 4 (Previously site bearing No.5, carved out of land in Sy.No.21 of Mathikere Village) presently situated at Fourth Cross, Gokul First Stage, Third Phase, Bangalore Corporation ward No.37 (old ward No.3 PID No.37-W0136-33 (old PID No.3-11-4), Bengaluru, measuring East to West 30 feet and North to South 58 feet, totally measuring 1740.00 sq. ft, and together with all the building and structures standing thereon and to be constructed/erected thereon and bounded by the following boundaries; East: Property bearing No.8, West: Private Property, North: Road, South: Property bearing No.6, **Property belongs to M.L.Nagaraja Setty and N.Nataraj.**	**Rs. 1,34,23,475.00** and future interest and other applicable charges/costs from **01/12/2019.**
10.	23/12/2019 20/11/2020	Sri. Harish Kumar B Smt. Nikhitha Harish N Sri. Arun N. Shastry	**Mortgaged immovable Property land and building;** All that piece and parcel of the immovable property, being the residential property premises bearing Municipal No.2, Khatha No.573/3/2/2, situated at Srirampura Village, Yelahanka Hobli, Bangalore North Taluk, now falling in BBMP Jakkur Ward No.5 measuring East to West: 40 feet and North to South: 30 feet, totally measuring about 1200 sq.fts., together with the structures standing thereon and bounded on the; East by: Muniraju's Property, West by: Muniraju's Property, North by: Road, South by: Muniyappa's Property. **Property belongs to Sri.Harish Kumar B.**	**Rs. 98,44,884.00** and future interest and other applicable charges/costs from **01/12/2019.**

The borrowers and guarantors/mortgagors having failed to repay the above mentioned amount, the undersigned in exercise of powers conferred Under Section 13(4) of the Act, read with Rules 8 & 9 of the Rules has taken possession of the properties described above mentioned dates. **"The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets".**

The borrowers/guarantors/mortgagors in particular and the public in general are hereby cautioned not to deal with the properties in any manner and any dealings with the properties will be subject to the charge of Sree Subramanyeswara Co-op Bank Ltd for amount mentioned above.

Sd/- Authorised Officer
Sree Subramanyeswara Co-Operative Bank Ltd.,
Bengaluru-560004

Place: Bengaluru
Date: 19.11.2020

PUBLIC NOTICE

Sri.M.S.Jaiprakash S/o. late. M.V.Satyanarayana setty, residing at No.2354, 9th Cross, K.R.Road, Banashankari 2nd Stage, Bangalore-560070. Ph- 98450 42166 wish to inform as below.

I purchased the Industrial Flat bearing No. "A-02" in Ground Floor of A-Block of BRIGADE MM, Sy.No.53/1 of Yediyur Village, Bangalore South Taluk, presently K.R. Road, Bangalore-560 082 in the sale deed dt. 12/01/1994 registered in Book-1, Volume - 1645, page 205 to 216 as document No.667/1994-95 in the office of sub-registrar at Jayanagara, Bangalore.

I lost the above Original sale deed, if anyone finds that document please returned to above said address.

Lingaraju H D, Advocate
Mobile: 98452 65187

PUBLIC NOTICE

Sri.M.S.Jaiprakash S/o. late. M.V.Satyanarayana setty, residing at No.2354, 9th Cross, K.R.Road, Banashankari 2nd Stage, Bangalore-560070. Ph- 98450 42166 wish to inform as below.

I purchased the Residential 2 BHK Flat bearing No. 805 of D type on the 8th floor of ELM block in the Multi-storied building known as "Alpine Pyramid", situated at Kodigehalli village, Yalahanka Hobali, Bangalore North Taluk, Bangalore.

I lost the Original sale Agreement dt. 02-09-2013 of the above said property, if anyone finds that document, please returned to above said address.

Lingaraju H D, Advocate
Mobile: 98452 65187

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IN THE COURT OF THE XXXI ADDL. CHIEF METROPOLITAN MAGISTRATE AT BANGALORE
C.MIS.No. 5057/2020

Between: 1. RAMESH.M. S/o.Late. Marishetty, Aged about 41 years, & others all R/at. No. 1098/348, 7th Cross, Weavers Colony, Gottigere, Bangalore-560083. **...PETITIONERS**
And: The Commissioner of BBMP, Registrar of Births/Deaths Act, Bangalore. ...RESPONDENT

PUBLIC NOTICE

WHEREAS, the petitioners named above has filed the above petition seeking direction to the respondent the Register Birth and Death, Bangalore, to register the death of petitioner's No.1 father and petitioner No.2's husband and petitioner No.3 to 5's daughters by name **MARISHETTY, S/o. LATE. SHANKARASHETTY,** as he died on **24-03-2013** at No.1098/48, 7th Cross, Weavers Colony, Gottigere, Bangalore-560083.
Any person interested and having any objection in this matter, may appear before the above said court at **11-00 am.,** on **15/12/2020** to which date the case is posted for hearing.
Given under my hand and the seal of the court this day of **5/11/2020**

By order of the Court, Sheristedar, XXXI A.C.M.M court Bengaluru.

Advocate for Petitioner:
Sri.MAHANTHESHA.S.M, Advocate,
No.12, 2nd Floor, 10th Cross, Cubbonpet, Bangalore-560002, **Mob-9901644947**

IN THE HON'BLE COURT OF THE IInd ADDL CIVIL JUDGE AND JMFC AT NELAMANGALA
Crl. Misc. 321/2020

Between: Smt. Gangamma, W/o. Late. Ganganna, Aged about 60 years, R/at. Sharapurapalya, Kasaba Hobli, Nela mangala Taluk, Bangalore Rural District -562123 **...Petitiner**
AND: The Thasildar (Chief Registrar of Births and Deaths), Nelamangala Taluk, Bangalore Rural District. **..Respondent**

PUBLIC NOTICE

whereas the Petitioner has filed the above Petition Under Section 13(3) of Registration of Births And Deaths Act 1969 for seeking direction to the Respondent authorities to issue death Certificate of her Husband by name **Ganganna S/o. Late Munivenkatappa,** who was died on 26.10.1997 in petitioner's house and this Hon'ble Court has posted the above petition to **11/12/2020,** for hearing of the petition and that if any person/s desire to Oppose the said Petition or claim or interest shall appear before the Hon'ble Court in person or by pleader duly instructed at **11am**. Failing which the above said Petition will be heard disposed on enquiry.
Given under my hand and seal of this Hon'ble Court on this day of **20/11/2020.**

By Order of the Court, Sd/- Chief Ministerial Officer Court of the Civil Judge, J.M.F.C. Nelamangala

ಅರ್ಜಿದಾರರ ಪರ ವಕೀಲರು: **Murali. S.M.,** LL.B, **Advocate,**
SKS Law Firm, # 116/2, 2nd Floor, above Union Bank of India, Malleshwaram, 11th Cross, Bengaluru-560003.

PUBLIC NOTICE

I, the undersigned advocate on behalf of my clients **Smt. Muniyamma** has filed the petition for the death certificate of Narasimha S/o. Gundappa was died on 05-12-2015 at B.K. Halli Village, Jala Hobli, Yelahanka Taluk, Bangalore Urban District. If any parties who have objections may dispute regarding the same can appear before the Civil Judge & J.M.F.C. **At Devanahalli** and **date of hearing on 05/12/2020** at 11.00 A.M. In **C. Misc. No. 199/2020.**

By Order of the Court, Sd/- Chief Ministerial Officer
Civil Judge & JMFC Court, Devanahalli
Sri H.B. PRAKASH, Advocate

PUBLIC NOTICE

I, the undersigned advocate on behalf of my clients **Muninarayanappa & others** have filed the petition for the death certificate of **Muniyamma W/o. Muninarayanappa** was died on 07-02-2010 at B.K. Halli Village, Jala Hobli, Yelahanka Taluk, Bangalore Urban District. If any parties who have objections may dispute regarding the same can appear before the Civil Judge & J.M.F.C. **At Devanahalli** and **date of hearing on 05/12/2020** at 11.00 A.M. In **C. Misc. No. 198/2020.**

By Order of the Court, Sd/- Chief Ministerial Officer
Civil Judge & JMFC Court, Devanahalli
Sri H.B. PRAKASH, Advocate

SHRIRAM CITY UNION FINANCE LIMITED

SHRIRAM City — MONEY WHEN YOU NEED IT MOST

Head Office: Level -3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; **Tel:** 022 4241 0400, 022 4060 3100 ; **Website:** http://www.shriramcity.in ; **Registered Office:** Office No. 123, Angappa Naicken Street, Chennai – 600 001;
Branch Office: : 194, 1st Floor, 7th Cross, CMH Road, 1st Stage, Indira Nagar, Bangalore – 560 038

APPENDIX-IV-A [SEE PROVISION TO RULE 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to The Shriram City Union Finance Limited, The Physical possession of which have been taken by the Authorized Officer of Shriram City Union Finance Limited, will be sold on **"As is where is", "As is what is" and "Whatever there is"** basis in e-auction for recovery of the balance due to "The Shriram City Union Finance Limited" from the Borrowers And Guarantors, as mentioned in the table. Details of Borrowers and Guarantors, amount due, Short Description of the immovable property and encumbrances known thereon, possession type, reserve price and earnest money deposit & increment are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Description of Property	Reserve Price(Rs.)	Earnest Money Deposit (EMD) (Rs)	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
1. MR. AMARENDRA M 2. MRS. ROOPA K 3. M/S. SHIVA SHAKTHI ENTERPRISES, Represented By Its Proprietor Mr. Amarendra M R/At. No. 58A, Devanayakanahalli Bangalore Rural – 562129 **Also At:** No. 4374, Cinima Behind Road, Vijayapura, Devanahalli, Bangalore Rural - 562135 **Also At:** Site No. 40 & 41, Sy No. 34/4, Bhel Layout,Chikkabettahalli Village, Yelahanka Hobli, Bangalore – 560 029 **Also At:** No. 6, Bhoopasandra Main Road, Bhoopasandra, Bangalore – 560094 **Also At:** No.177, Kolar Main Road, Opp Canara Bank, Vijayapura, Bangalore - 562110	Rs. 6577744/- (Rupees Sixty Five Lakhs Seventy Seven Thousand Seven Hundred Forty Four only) as on 25.07.2020 under Loan Agreement No. BANNCTF1702070002 with further interest and other costs, charges and expenses. Date: 27.07.2020	All that piece and parcel of Vacant Site bearing No. 40 & 41, formed in Sy. No. 34/4, situated at BHEL Layout, Chikkabettahalli Village, Yelahanka Hobli, Bangalore North Taluk. Presently comes under the jurisdiction of the BBMP Ward No. 03 - Chikkabetta halli measuring East to West: 80 Feet and North to South: 100 Feet totally measuring 8000 Sq. Feet and bounded on East By : 40 Feet Road, West By: 30 Feet Road, North By: Private Property, South By: 40 Feet Road **Date of Possession & Possession Type** **04.11.2020 Physical Possession**	Rs.2,30, 00,000/- (Rupees Two Crores Thirty Lakh Only) **Bid Increment Rs.50,000/- and in such multiples.** **Encum-brances known** Not Known	Rs. 20,30,000/- (Rupees Twenty Lakhs Thirty Thousand only) **Last date for submission of EMD 28th December 2020** **Time 10.00 a.m. to 05.00 p.m.**	EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below: **BANK NAME-** AXIS BANK LIMITED **BRANCH-** DR.RADHAKRISHNAN SALAI MYLAPORE **BANK ACCOUNT NO-** CURRENT ACCOUNT NO. 006010200067449 **IFSC CODE-** UTIB0000006	**30th Dec. 2020** **Time: 11.00 a.m. to 01.00 p.m.**	**Rakesh Chander +91 9663368260** **Property Inspection Date: 10th December 2020 Time 11.00 a.m. to 04.00 p.m.**
1.M/S. Clean World (Represented by its Partner: Mr. Thyagaraju G) NO. 29, 2nd Floor, Near Ashraya School, S P Naidu Layout, Vijinapura, Bangalore-560016. **2. Mr. Thyagaraju G** No. 29, 1st cross, S P Naidu Layout,Bangalore-56001 . **3. Mr. Vasundra Babu** No. 881, 2nd floor, sree varu nilayam Opp FCI, Vijinapura, Bangalore-560016 **4. Mrs. Geetha G** No. 29, 1St Corss S P Naidu Layout,Bangalore-560016. **5. Clean World Integrated Facility Management PVT LTD** (Represented by its Dir. Mr. Thyagaraju G) No. 29 2nd Floor, near Ashraya School, S P Naidu Layout, Bangalore-560016. **Date of Possession & Possession Type** **23.04.2019 Physical Possession**	Rs. 74,43,088.06/- (Rupees Seventy Four Lakh Forty Three Thousand Eighty Eight And Six paisa only) as on 17 .07. 2018 and 26.10.2018 respectively under Loan Agreement No. BANNCTF1410010001 and BANNCTF1604300001 with further interest and other costs, charges and expenses. Date: 13.11.2018	All that piece and parcel of the property bearing sy no. 32, Khatha No. 875 duly converted to non agricultural residential purpose vide conversion order no. ALN (EBB)SR/ 232/2013-14, dated 14-03-2014 issued by the deputy commissioner, Bangalore district, Bangalore situated at Medahalli village, bidarahali Hobali, Bangalore East Taluk, presently comes under the jurisdiction of the BBMP measuring 10 Guntas or 10, 890 sq.ft. standing in the name of Mr. G Thyagaraju and Mr. Vasundara Babu A, under BBMP, sy No. 32, Khatha No. 875, reg as 1729/ 2014-15, Book-1, Stored in CD in No. 113, dated 17-09-2014 registered in the office of the sub-registrar, Bidrahalli, Bangalore. Boundaries:- East By:- Road, West By:- Sri Suresh's Property, North By:- Remaining of smt. Nagaratha's property, and South By:- Krishnamurthy's property.	Rs.2,40,00, 000/- (Rupees Two Crores Forty Lakhs Only) **Bid Increment Rs.50,000/- and in such multiples.** **Encum-brances known** Not Known	Rs. 20,40,000/- (Rupees Twenty Lakhs Forty Thousand only) **Last date for submission of EMD 11th December 2020 Time 10.00 a.m. to 05.00 p.m.**	EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below: **BANK NAME-** AXIS BANK LIMITED **BRANCH-** DR.RADHAKRISHNAN SALAI MYLAPORE **BANK ACCOUNT NO-** CURRENT ACCOUNT NO. 006010200067449 **IFSC CODE-** UTIB0000006	**14th Dec. 2020** **Time: 11.00 a.m. to 01.00 p.m.**	**Rakesh Chander +91 9663368260** **Property Inspection Date: 5th December 2020 Time 11.00 a.m. to 04.00 p.m.**

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Reserve Price(Rs.)	Earnest Money Deposit (EMD) (Rs)	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
1. M/s. Manjula Gas Distributors (Prop. Mrs. Manjula S L) Office at: No. 801, Room No. 2, 9th Main Road, 3rd Block, Koramanagala, Bangalore-560034 **2. Mrs. Manjula S L 3. Mr. Sadanand B V 4. Mrs. B S Sahana Reddy 5. MS. Sanjana Sadananda 6. MVR Gas (Represented by its Prop. Mr. Sadanand B V) 7. MVR Chemicals and Oils (Represented by its Prop. Mr. Sadanand B V)** Above 2 to 7 are R/at. No. 801, 9th Main, 3rd Block, Koramangala, Bangalore-560034 **Date of Possession & Possession Type** **05.12.2019 - Physical Possession**	Rs.3,72,40,348/- (Rupees Three Crore Seventy Two Lakhs Forty Thousand Three Hundred Forty Eight Only) as on 21.09.2019 under Loan Agreement No. BANNCTF1705060001 with further interest and other costs, charges and expenses. Date: 25.09.2019	Rs.6,60,00, 000/- (Rupees Six Crores Sixty Lakh Only) **Bid Increment Rs.50,000/- and in such multiples.** **Encum-brances known** Not Known	Rs. 60,60,000/- (Rupees Sixty Lakhs Sixty Thousand only) **Last date for submission of EMD 28th December 2020** **Time 10.00 a.m. to 05.00 p.m.**	EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below: **BANK NAME-** AXIS BANK LIMITED **BRANCH-** DR.RADHAKRISHNAN SALAI MYLAPORE **BANK ACCOUNT NO-** CURRENT ACCOUNT NO. 006010200067449 **IFSC CODE-** UTIB0000006	**30th Dec. 2020** **Time: 11.00 a.m. to 01.00 p.m.**	**Rakesh Chander +91 9663368260** **Property Inspection Date: 8th December 2020 Time 11.00 a.m. to 04.00 p.m.**

Description of Property

Item No.1:- All that piece and parcel of the property bearing N. 71 measuring 2.12 Guntas in Sy. No. 19/2 and 2.12 Guntas in Sy. No. 152/2, totally measuring 5.08 Guntas situated at Dommasandra Village, Sarjapura Hobli, Anekal Taluk, Bangalore Urban District and bounded on:
East By: - Plantation Land bearing No. 72 in Sy. No. 152/2, West By: - Road , North By: - Plantation Land bearing No. 78 in Sy,. Nos. 19/2 & 152/2, South By: - Road.

Item No. 2:- All that piece and parcel of the property bearing No. 72, measuring 5 ½ Guntas, in Sy. No. 152/2 of dommasandra Village, Sarjapura hobli, Anekal taluk,. And bounded on the:- East By:- Plantation land bearing Sy. No/ 73 in property bearing Sy. No. 152/2, West By:- Plantation land bearing No. 71, in property bearing Sy. No. 19/2 and Sy. No. 152/2, North By:- Plantation bearing No. 77 in Property in property bearing Sy. No. 15/2, and South By:- Road.

Item No. 3:- All that piece and parcel of the property bearing No. 73 measuring 6 Guntas in Sy. No. 152/2, Dommasandra Village, Sarjapura Hobli, Anekal, Taluk, and Bounded on the:- East By:- Plantation land bearing Sy. No. 74 in property bearing Sy. 152/2,
West By;- Plantation land bearing No. 72, In Sy. No. 152/2,North By:- Plantation land bearing No. 76 in property bearing Sy. No. 152/2, and South By:- Road

Item No. 4:- All that piece and parcel of the property bearing No. 74 measuring 6 Guntas in Sy. No. 152/2 situated at Dommasandra Village, Sarjapura Hobli, Anekal Taluk, Bangalore Urban District and bounded On:- East By;- Private Property, West By:- Remaining Property of same Sy. No, North By;- Remaining property of same Sy. No., South By;- Road .

Item No. 5:- All that Piece and parcel of the property bearing No. 75 measuring 6 Guntas In Sy. No. 152/2, situated at Dommasadra Village, Sarjapura Hobli, Anekal Taluk, Bangalore Urban district and bounded on:- East by:- Private property West By:- Remaining property of same Sy. No, North By;-.Road, South By:- Remaining Property of same Sy. No

Item No.6:- All that piece and parcel of the property bearing No. 76, measuring 6 Guntas, In Sy. No. 15/2 of Dommasan dra village, Sarjapura Hobli, Anekal Taluk and bounded on the:- East By:- Plantation land bearing Sy. No. 75 in property bearing Sy. No. 152/2, West By:- Plantation land bearing No. 77, in property bearing Sy. No. 152/2, North By:- Road and South By:- Plantation land bearing No. 73 in property bearing Sy. No. 152/2.

Item No. 7:- All that piece and parcel of the property bearing No. 77, measuring 5 ½ Guntas in Sy. No. 152/2 of Dommasandra Village, Sarjapura Hobli, Anekal Taluk, and Bounded on the:-
East By:- Plantation land bearing Sy. No. 76 in property bearing Sy. No. 152/2, West By:- plantation land bearing Sy. No. 78 in property bearing Sy. No. 19/2 and Sy. No. 152/2, North By:- Road and South By:- Plantation land bearing No. 72 in property bearing sy. No. 152/2.

Item No. 8:- All that piece and parcel of the property bearing No. 78, measuring 4 Guntas in sy. No. 19/2, measuring 1 ½ guntas in SY. No. 152/2 in all 5 ½ Guntas of Dommasandra Village Sarjapura Hobli, Anekal Taluk, and bounded on the:-
East by:- Plantation land bearing Sy. No 77 in property bearing Sy. No. 152/2, West By;- Road, North By:- Road and South by;- Plantation land bearing No. 71 in property bearing Sy. No. 19/2 and Sy. No. 152/2

For detailed terms and conditions of the sale, please refer to the link http://shriramcity.in/e-auction-Residential.php provided in the Shriram City Union Finance Limited website.

Place : Bangalore
Date : 23.11.2020

Sd/- Authorised Officer
Shriram City Union Finance Ltd

BEFORE THE DEBT RECOVERY TRIBUNAL AT BANGALORE
O.A.No.1290 of 2019

STATE BANK OF INDIA : Applicant
CHIKKABANAVARA BRANCH VS
1. M/S.VL INFRA PRIVATE LIMITED
2. SRI.C.BALAJI
3. SMT.C.SUNITHA
4. SRI.CHANDRASHEKARA R.S
5. SMT. SOUMYA.S : Defendants
D4. Sri.Chandrashekara R.S.
S/o Sri Ramachandrappa Surynarayanappa Sreenivasamurthy,
Flat No.A3-1904, "Elite Promenade"
7th Phase, JP Nagar, Puttenahalli,
Bangalore-560078
D5. Smt. Soumya S.
W/o .Sri Chandrashekara R.S
Flat No.A3-1904, "Elite Promenade"
7th Phase, JP Nagar Puttenahalli
Bangalore-560078

SUMMONS ISSUED UNDER RULE 23 (VIII) OF THE DEBTS RECOVERY TRIBUNAL (PROCEDURE) RULES 1993

Whereas, the applicant has instituted an application under Section 19 of the Recovery of Debts and Bankruptcy Act, against you for recovery of a sum of Rs.2,21,06,485/- (Rupees Two Crores Twenty One Lakhs Six Thousand Four Hundred and Eighty Five only) with future interest 14.60% per annum on Rs.2,21,06,485/- compounded monthly from the date of filing of this application till payment with cost of this application. The above mentioned defendant is therefore hereby directed to appear before the Tribunal in person or through an Advocate thoroughly authorized agents in support of his defense to show cause within 30 days from the date of this publication or on **22.01.2021 at 10.30 a.m.** as to why the relief prayed for should not be granted.
Take Notice that in case of default, the application will be heard and determined in your absence.
Given under my hand and the seal of this Tribunal on this the 29th day of October, 2020.

Sd/- Registrar
Debts Recovery Tribunal, Bangalore.

IN THE COURT OF THE 1ST ADDITIONAL FAMILY COURT AT BANGALORE
G & W.C. NO. 114/2019

BETWEEN: Mirilla Clarke @ Mirilla Ann Woodward, W/o. Shane Dominic David Clarke, D/o. Maurice Anthony Woodward, aged about 37 years, No. 22, Sadashiva Temple Road, 11th Cross, Ramaswamy-palya, Bangalore-560 033 **...Petitioner**
And : Shane Dominic David Clarke
S/o. Neil Melory Clarke,
Aged about 45 years, C/o. Susan Clarke
No.83, Byreshwara Layout,
Hennur Bande, Kalyan Nagar Post,
Bangalore-560 043 **...Respondent**

SUMMONS TO RESPONDENT

Shane Dominic David Clarke
S/o. Neil Melory Clarke, C/o. Susan Clarke
Aged about 43 years, No.83,
Byreshwara Layout, Hennur Bande,
Kalyan Nagar Post, Bangalore-560 043

Whereas the petitioner hereby instituted the above case against you seeking for an order to appoint her as guardian of the minor ward- Jeremy Neil Clarke, S/o Shane Dominic David Clarke and Mirilla Clarke @ Mirilla Ann Woodward and you are hereby required to appear before this Hon'ble Court in person or by pleader on **08-12-2020 at 11:00 AM** to answer all material questions relating to this petition.

Take notice that in default of your appearance on the day before mentioned the petition will be heard and determined in your absence.

Given under my hand and seal of the court on this 8th Day of December 2020 at Bangalore.

Advocate for Petitioner :
S. N. SAMEER, ARUN. J, Advocates
Office at No. 22, 2nd floor,
Yamuna Bai Road, Mahdva Nagar,
Kumar Park East, Bangalore-560 001

By the Order of the Court
Sd/- Sheristedar
Family Court, Bangalore

QuoteExpress
IT ALWAYS SEEMS IMPOSSIBLE UNTIL IT'S DONE
NELSON MANDELA

PHOENIX ARC PRIVATE LIMITED
REGISTERED OFFICE: 5TH FLOOR, DANI CORPORATE PARK, 158, C.S.T ROAD, KALINA, SANTACRUZ (E), MUMBAI -400098

Demand Notice Under Section 13(2) Of The SARFAESI Act, 2002

You the below mentioned Borrower, have availed loan facility from Bajaj Finance Limited (BFL) by mortgaging your immovable properties (securities). Consequent to your defaults, your loans were classified as non-performing assets and later, BFL has vide **deed of assignment dated** 26.12.2019 assigned to/in favour of Phoenix ARC Pvt. Ltd. **(Acting As Trustee of Phoenix Trust FY20-6)** all its rights, titles & interests, benefits dues receivables from you as per the documents executed by you to avail the said loan(s) alongwith the underlying securities interest created in respect of immovable properties for repayment of the same. Phoenix ARC has, pursuant to the said assignment and for the recovery of the outstanding dues, issued demand notice under section 13(2) of The Securitization And Reconstruction of Financial Asset And Enforcement of Security Interest Act, 2002 (the act), the contents of which are being published herewith as per section 13(2) of the act read with rule 3(1) of the security interest (enforcement) rules, 2002 as and by way of alternate service upon you.
Details of the Borrowers, securities, outstanding dues, demand notice sent under section 13(2) and amount claimed there under are given as under:

Name And Address of The Borrower, Loan Account No., Loan Amount	Details of The Immoveable Property	1. Demand Notice Date 2. Amount Due In Rs.
Mr. Goutham S. S/o Mr. T M Chaugule At: GC9, C-Block, "SVS Ramanashree Maples", SR Layout, 9th Cross, Chikkabasavanapura, K R Puram, Bengaluru – 560 036. **Also At:** No. 5/1, First Floor, 3rd Cross, Near CMR Law Collage, Chikkabanaswadi Main Road, Bengaluru-560043. **Also At:** India Syndicate Com Pvt Ltd, No. 1133, 100 Feet Road, HAL 2nd Stage, Indiranagar, Bangalore-560008 **Loan Account Numbers:** 404SHL43563509 & 404SHL43559341 **Total Loan Amount Sanctioned in both accounts:** Rs.67,67,000/- (Rupees Sixty Seven Lakh Sixty Seven Thousand Only).	All that the piece and parcel of the residential three bedroom apartment being flat bearing no. GC 9, measuring 1610 square feet super built up area, Block-C, with vitrified flooring on the ground floor of the building known as "SVS Ramanasri Maples" with a undivided share of 847 square feet, and two car parking in the stilt, constructed on property bearing BBMP Khata No.1383, New Khata No.1688 formed of converted land bearing sy no.21/2, 21/3, 21/4, 21/5, 21/6, 21/7, 21/8, 21/9, 21/10 And 21/12 (converted from agricultural to non agricultural residential purpose vide the orders of the special deputy commissioner B.DIS: ALN: (E), SR(KH): 27/08-09 Dated 02/12/2008) totally measuring 1 Acre 33 Guntas Situated At Krishnarajapura Village, Krishnarajapura Hobli, Bangalore East Taluk, Bangalore. Bounded on The: **East By**: Sy. No.20; **West By**: Sy. No.22, Road And New Sy. No.21/11 (Old No.21/1); **North By**: Sy. No; **South By**: Road And Sy. No,24; **Name of The Mortgagor:** Mr. Goutham S. S/o. Mr. T.M. Chaugule.	1) 27.10.2020 2)Rs.73,86,713/- (Rupees Seventy Three Lakh Eighty Six Thousand Seven Hundred Thirteen Only) dues and payable as of 21.10.2020 with further applicable interest from 22.10.2020 along with costs and charges until payment in full.

You the Borrower/s and Co-Borrower/s are therefore called upon to make payment of the above mentioned demanded amount with further interest as mentioned herein above in full within 60 days of this notice failing which the undersigned shall be constrained to take action under the act to enforce the above-mentioned securities. Your attention is invited to provisions of sub-section (8) of section 13 of the act by virtue of which you are at liberty to redeem the secured asset within period stipulated in the aforesaid provision. Please note that as per section 13(13) of the said act, you are restrained from transferring the above-referred securities by way of sale, lease or otherwise without our consent.

Place: Bangalore, Date: 23.11.2020 **Authorised officer: For phoenix ARC private limited**

AXIS BANK
#45, Prestige Libra, 1st Floor Lalbagh Road, Bangalore – 560027

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rule, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the secured creditor, the physical possession of which has been taken by the Authorized Officer of Secured Creditor will be sold on **"As is where is", "As is what is" and "Whatever there is" on 29.12.2020** for recovery of the below mentioned amounts due to Axis Bank Ltd. from the below mentioned borrowers/guarantors. The reserve price and the earnest money deposit is mentioned herein below.

For recovery of	Name of the Borrower and name of the Guarantor	Location / Details of the Immovable Property/ Secured Assets possessed and put for sale	Encumbrances, if any known to the Bank.	Reserve Price. / EMD
Rs. 4,21,73,388/- (Rupees Four Crore Twenty One Lakh Seventy Three Thousand Three Hundred and Eighty Eight Only) under **Loan A/c No. 910030029144384 due as on 09.09.2019,** along with further interest as applicable, incidental expenses, costs, charges etc. incurred up to the date of actual payment and/or realization.	**1. Akkhrutha Technocrats Limited (Represented by its Managing Director Puvaiah Kodendera),** No. 59/1, L R Bunde Road, Kaval Byrasa ndra, RT Nagar, Bengaluru-560032, Karnataka. Reg. Office at: Space bearing No. 1, Sy. No. 4/2, Thirumenahalli Village, Hegdenagarbe Ilahalli Main Road, Bangalore – 560064. **2. Mr. Puvaiah Kodendera (Managing Director/ Guarantor)** Residing at No. 102, Varsha Apartments, 6th A Cross, C V Ramana Road, Sadashiva Nagar, Bangalore – 560080 **Also at:** No. 7/23, Old Tumkur Road, RMV Extension, Bangalore – 560080, Karnataka **Also at:** Akkhrutha Technocrats Ltd, No. 59/1, L R Bunde Road, Kavalbyrasandra RT Nagar, Bangalore-560032. **Also at:** Provident Welworth City, Flat No. 707, 7th Floor, J 10, Kadaiamale Village, Hesarghatta, Hobli, Bangalore-560073	All that piece and parcel of immovable property bearing amalgamated BBMP Khata No. 01, (Old No. 1 & 4), Old Site Nos. 32, 10/1, 11/1 & 12/3 and 33, 10/1, 11/1 & 12/3 situated at 3rd Cross, B M Krishnappa Layout, Shampura village, Kasaba Hobli, BBMP Ward No. 95, Bangalore, total measuring 8390 sq. ft. and bounded on: East by: Private Property, West by: Private Property, North by: Road, South by: Road	Not known to the secured creditor. The unpaid charges towards electricity, maintenance, Tax etc. if any, as applicable	**Reserve Price. Rs. 4,00,00,000/-** **EMD Rs. 40,00,000/-**

For detailed terms and conditions of the sale, please refer to the link provided in the secured creditor's website i.e. https://www.axisbank.com/auction-retail

Date : 23.11.2020
Place : Bangalore

Sd/- Authorised Officer
Axis Bank Ltd.

GOVERNMENT OF INDIA
DEBTS RECOVERY TRIBUNAL-I, BENGALURU
Jeevan Mangal Building, 2nd Floor, No.4, Residency Road, Bengaluru -560025

SALE PROCLAMATION
FORM NO-22

PROCLAMATION OF SALE UNDER RULE 38 AND 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS AND BANKRUPTCY ACT, 1993

DCP No. 13141 in OA No. 1094/2015

CANARA BANK V/S SRI SUDHIR KUMAR SAHU & Others

To: CDs :No.1: Sri Sudhir Kumar Sahu S/o. Sri Sushil Kumar Sahu, R/at: No. 12, Indrashree, 1st Main Road, Amarajyothi Layout, 1st Cross, Cholanagara Hebbal, Bengaluru - 560 024. **2:Smt Shantha Kumari B.** W/o Sudhir Kumar Sahu R/at: No. 12,Indrashree, 1st Main Road, Amarajyothi Layout, 1st Cross, Cholanagara, Hebbal, Bengaluru - 560 024. **3:Sri Allen Jacob,,** S/o Sri Anthony Jacob, Rest at: No. 45, 4th Main, Anandanagara, SBM Colony, Bengaluru - 560 024.

The under mentioned property will be sold by 'online e-Auction' through website **https://www.bankeauctionwizard.com** on **23.12.2020** for recovery of an amount of **Rs.38,77,137/-** (Rupees Thirty eight lakhs seventy seven thousand one hundred thirty seven only) including costs and interest as on 11.11.2020 with future interest till realisation.The future interest is chargeable at the same rate till realization of debt as per Recovery Certificate in O. A. No. 1094/2015.

Date and Time of e-Auction	**23.12.2020 between 11.30 A.M. to 12.30 Noon.**
Reserve Price	**Rs.19,59,000/-**(Rupees Nineteen lakhs fifty nine thousand only)
Earnest Money Deposit	**Rs.1,95,900/-** (Rupees One lakhs ninety five thousand nine hundred only)
Last date for Bid Submission	**21.12.2020 before 3.00 P.M**
Bid Increment	**Rs.25,000/-** (Rupees Twenty Five Thousand only)

SCHEDULE OF PROPERTY : Item 1: All that piece and parcel of the property bearing Site No. 30 in land bearing survey No. 24, converted from Agriculture nature to non-agricultural residential purpose vide conversion order No. B.DIS.ALN.SR(S) 250/2000-01 dated 24/11/2000by the Deputy Commissioner Bangalore District situated at Basavanapura Village, Krishnarajapuram Hobli, Bangalore East Taluk formerly Bangalore South Taluk measuring East to West 89+79/2 feet and North to South 117+115.5/2 feet in all measuring 9765 square feet. This property was coming under the limit of K.R. Puram CMC Bangalore bearing Municipal Khata No. 1557 now comes under the limit of BBMP and bounded on East by : Private Property, West by : 30 feet Road, North by: 20 feet Road and South by : Property bearing No. 35 & 36. **Item 2':** Flat bearing No.7, situated at Ground Floor SAPNA BLOCK -II together with 220 square feet of undived right, title, interest and share in the Schedule 'A' Property and super built up area of 670 Square feet with one car parking in the Basement and bounded on East by : Private Property, West by : Flat No. G-08, North by: Flat No. G-06 and South by : Private Property,

For Terms and condition of sale visit website: **https://www.bankeauctionwizard.com of M/s. Antares Systems Ltd., Bangalore** For furthere details Contact Mr. V.Manohar , Mobile : 9686196756 e-mail id:v.manohar@antaressystems.com/ **Mr. Nataraj K. N.,** Chief Manager, **Canara Bank, Vasanthanagar Branch, Bengaluru, Contact No.: 080-22268168/22206313, 9483501370.**
Given under my hand and seal on this **12th day of November 2020**

Sd/- (Rajasekharan R.)
Recovery Officer-1, DRT-I, Bangaluru

PUNJAB & SIND BANK
(A Govt. of India Undertaking)
पी.एस.बी

BTM Layout Branch, No 54, 7th Main,
BTM Layout, Bangalore-560076.
Phone No: 080-26684014/015,
Email: b1362@psb.co.in.

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY
LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS – BEFORE 5.00 pm. on 22.12.2020

Sale of immovable secured asset under the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and rules. Offers are invited in electronic mode through **https://www.bankeauctions.com** to be submitted latest by 5 PM 22.12.2020 for the sale of secured asset mentioned below on **"AS IS WHERE IS AND AS IS WHAT IS BASIS"** for recovery of the secured debts of **Punjab & Sind Bank** amounting to **Rs.36,91,840.52 (Rupees Thirty six lakhs ninety one thousand eight hundred forty and paise fifty two only)** inclusive of interest, charges and cost, etc. up to **31-10-2020** plus cost, charges and future interest thereon from **1.11.2020** from **Mrs. Sumathi.S, W/M Shaker K Iyengar (Borrower) and Shri Shaker K Iyengar (Guarantor)** pursuant to the possession of the following property taken by the Authorized Officer on **13.3.2020** under SARFAESI Act, 2002.

DESCRIPTION OF IMMOVABLE PROPERTY

Description Of Property (as per available details)	Reserve Price /EMD	Bid Increase Amount	Date & Time of Inspection/ E-auction
All that piece and parcel of the residential property Flat situated .NO 3045-3048, 2ND FLOOR, 4TH BLOCK, JANAPRIYA TOWNSHIP, Survey no 10/1 Khatha No.1412/3045-3048, Kadabagere, Dasanapura Hobli, BANGALORE – 562130, with super built up area of 1275 sq ft with undivided share of land admeasuring 284.17 sq.ft or 26.45 sq.mts, 3 bedroom, Hall and kitchen, flat along with vitrified flooring and with steel windows, wardrobe and modular kitchen. Flat Bound by : **East:** Open to Sky, **West:** Passage to Stair Case, **North:** Open to Sky and Road and **South:** Flat no 3044.	**Rs.30,00,000/-** **Rs.3,00,000/-**	**Rs.50,000/-**	Date & Time of Inspection **18.12.2020 10.00 am to 4.00 pm** Last date & time for submission of EMD and documents **22.12.2020 before 5 pm** Date & Time of E-auction **28.12.2020 11.00 am to 4.00 pm**

***NOTE:** The measurement of above property, however, be verified by the bidders at site and also from the records of the Revenue Authorities prior to participating in auction.
TERMS AND CONDITIONS: For Detailed Terms and Conditions of auction, Visit our Bank's website **www.psbindia.com**

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

The borrower/guarantors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Date : 23.11.2020
Place : Bangalore

Authorized Officer

Thieves unleashed a reign of terror at a house in Andhra Pradesh on Saturday night, attacking the residents with sharp weapons when they resisted their attempts at robbery. The gang injured the house owner and his son, and decamped with 10 tolas of gold, silver and ₹80,000 in cash

Police law won't be against freedom of speech: Pinarayi

Oppn says Kerala govt planning to gag media through 'black law'

KPCC comes out against amendment to Kerala Police Act

KPCC leadership has come down heavily against the new amendment in the Kerala Police Act. The State is planning to gag the media through this black law under the guise of controlling cyber attacks, opined KPCC president Mullappally Ramachandran. He called the move 'fascist' and said that it was the media who unearthed the gold smuggling case, drugs trade, converting black money and benami land transaction. "The government is trying to silence the dissident voices. I am surprised why CPM secretary Sitaram Yechury is mum on the draconian law. It shows that he is wholeheartedly favouring the law which is really unfortunate. CM Pinarayi Vijayan is also following the footsteps of PM Narendra Modi who has been violating the freedom of the press," said Mullapally. Oppn Leader Ramesh Chennithala termed it as a violation of fundamental rights which will push the media to death.

EXPRESS NEWS SERVICE @ T'Puram

IN the wake of widespread criticism against the Kerala Police (Amendment) Ordinance 2020 passed by the state government, Chief Minister Pinarayi Vijayan on Sunday clarified that the new law will not be used against freedom of speech or impartial media activity in any way.

There is no room for any apprehension, Pinarayi said in an official statement.

The new law – which stipulates imprisonment of up to three years or a fine of up to ₹10,000 for those who produce, publish or disseminate content with an intention to intimidate, insult or defame a person, through any means of communication – was published in the gazette on Saturday. The state government came under intense criticism from various personalities, not just from the state but also at the national level, with many terming the newly included Section 118-A a 'draconian' one. The Opposition alleged that the state government is planning to gag the media through this black law under the guise of controlling cyber attacks.

Justifying the government move, Pinarayi said: "The state government has been repeatedly receiving complaints against the wide misuse of social media, especially by certain online channels. Even prominent public and cultural figures had made such complaints. They have brought to the notice of the government instances in which inhuman and vile cyber attacks were carried out by some in the guise of journalism and how it even harmed the family lives of many. It has often turned into targeted attacks using untruths and even sleazy content. Many families are bearing the consequences of such attacks," the chief minister said.

Pinarayi also pointed out that the use of personal likes or dislikes, political or non-political interests and so on to unsettle the peaceful atmosphere of families to settle scores arising out of revenge cannot be allowed.

KEEPING FEAR AT BAY

People dump masks and forget social distancing as they spend a relaxed weekend at Rushikonda Beach in Visakhapatnam on Sunday

Owner of nearby shop planned heist

CONTINUED FROM PAGE 1

"FURTHER, it was found that the owner of a neighbouring shop who knew that Geetha Jewellers had not obtained some permits to run the business had planned the heist. He contacted the policemen and offered them a share of the booty," the official added.

Based on several leads, the police arrested the seven members of the gang. "Soon after their arrest, Chowdegowda went missing," the police said.

The police have recovered the stolen gold jewellery from the accused and are investigating to know the involvement of others in the case.

Woman dies after family forces her to abort female foetus

V VELAYUDHAM @ Bagepalli (Chikkaballapur)

A 28-year-old woman died following alleged forced abortion of her unborn daughter, as the family members did not want a third girl child.

Police investigation revealed that apart from the victim's husband, mother-in-law and brother-in-law, her mother and brother were also involved in the abortion. Bagepalli police arrested her husband, two Rural Medical Practitioners (RMP), and are in search of the other accused. A detailed investigation was ordered by Chikkaballapur SP G K Mithun Kumar.

Kumar told TNIE that Sreekanya (28), a resident of Polavarapalli village, was married to Somashekar (38) of Kothapalli village, both in Bagepalli, in 2014. They had two daughters, aged about 6 and 4 years, and the family was keen that they have a son.

A team left for Anantpur for a detailed enquiry, and while eight people have been booked, three have been arrested

Seemanth Kumar Singh, IGP, Central Range

When Sreekanya conceived for the third time, they took her to a private medical practitioner in neighbouring Anantpur in Andhra Pradesh. It is alleged that a scan confirmed that the foetus was female. Police are in search of the private medical practitioner, as revealing the gender of the foetus is illegal, Kumar said.

Somashekar, his mother Sarojamma and brother Venkatesh decided to get the foetus aborted illegally, and contacted one Jayamma, who in turn arranged for the abortion through RMP practitioners Ibrahim and Jabeen Taj. Though Sreekanya was against the abortion, and pleaded with them not to abort the baby, it was carried out forcibly in the house.

After the abortion, Sreekanya's condition deteriorated, and she was shifted to a private hospital in Bengaluru, where she failed to respond to the treatment, and died. Following the incident, Sreekanya's father Srinivas lodged a complaint with Bagepalli police. During investigation, it was revealed that shockingly, her mother and brother Anand had also forced her to get the foetus aborted.

Shah discusses strategy with BJP & RSS leaders

EXPRESS NEWS SERVICE @Chennai

UNION Home Minister Amit Shah left from Chennai on Sunday, after holding a series of meetings with the core committee of the state BJP unit and senior RSS functionaries.

The meetings that happened after Chief Minister Edappadi K Palaniswami and his deputy O Panneerselvam announced that the AIADMK's alliance with the BJP would continue for the Assembly elections next year, much to the surprise of the even the saffron party's state unit leaders, were held to chalk out strategies at multiple levels in the state, said sources.

They were also held in the context of the expected release from prison of V K Sasikala, former aide of late chief minister J Jayalalithaa, the overtures by M K Alagiri, estranged brother of DMK chief M K Stalin, and the ever looming Rajinikanth factor.

Among those who met Shah from the RSS on Sunday morning were Tamil Nadt-Kerala zone organiser Senthil, TN-Kerala secretary Rajendran, southern TN organiser Arumugam and secretary Adalarasan, north TN organiser P M Ravikumar and secretary Jegadeesan.

Malnutrition cases found despite ration distribution

CONTINUED FROM PAGE 1

OTHER causes — also pandemic-related — include diversion of healthcare facilities for Covid, lack of access to transport to reach hospitals during the lockdown and reluctance to go to hospitals for check-ups due to fear of contracting Covid.

The symptoms that categorise these children as malnourished include insufficient mid-upper arm circumference, wasting which refers to low weight to height ratio, pitting edema which refers to swelling of the leg, visible wasting which includes lack of fat in the body, prominent appearance of bones, looking emaciated, fragile and stunting which refers to less height for age.

Yamuna, who works at an anganwadi in Karwar, Uttara Kannada, said that despite anganwadis distributing dry ration throughout the lockdown and pandemic to children, they are observing cases of malnutrition among children whose parents are poor daily-wage workers who have suffered financially due to the pandemic. Children of such parents do not have enough nutritious food at home, she added.

Dr Antony K R, paediatrician and public health consultant from Kochi, who was the former director of State Health Resource Centre in Chhattisgarh, said that cases of malnutrition were present even before the pandemic hit, but the loss of regular income and income opportunities due to Covid among the poor and downtrodden has aggravated malnutrition among children. However, there have been no quantifiable studies done yet to establish the correlation.

"The long-term impact of malnutrition in children includes stunting, poor muscle mass and low body mass index, reduced capacity to withstand infections leading to recurrent upper respiratory infections, aggravated chronic malaria infection among tribal and forest-dwellers, etc," said Dr Antony, who was also the former health and nutrition specialist for UNICEF in India.

He said a healthy person will have the capacity to tide over tuberculosis, but the disease will be worse in a malnourished child. Such kids are poor learners, are slower and less active. Their mental and physical development is impaired, impacting their scholastic performance. Lower iron levels that trigger anaemia also affect their academic performance and make children dull, he said.

PUBLIC NOTICE

My client **Sri Muli Ganga Sreedhar Kumar Reddy,** intend to purchase the below schedule Site property owned by Sri Arvind Parekh and Green Acre Developers, more fully described in the schedule written hereunder. Claims, objections, if any for the proposed transaction may be lodged with the undersigned within 7 days from this date, failing which it shall be presumed that no body has got any claim over the schedule property and my client shall proceed to finalize the transaction.

SCHEDULE PROPERTY

All that piece and parcel of Residential Vacant Site bearing No.289, in Survey No.44/2, having measuring East-West: 60 feet and North to South:40 feet, totally measuring 2400 Sq. feet, in the Layout Known as " MANPHO GREENS, situated at Chagalahatti village, Jala Hobli, Bengaluru North Taluk, Bangalore and bounded on :

East by : Road,
West by : Site No.283 & 284,
North by : Site No:290,
South by : Site No: 288

K.B. SADHA SHIVAPPA
Advocate & Notary Public
No. 300/2, Near Sriram Hospital, K.R.Puram, Bangalore-560 036.
Mobile No: 9845460976 & 9844078760.
Place: Bangalore Date: 21-11-2020

PUBLIC NOTICE

My client **Smt. S. SIVA ROHINI,** intend to purchase the below Site property owned by Sri Arvind Parekh and Green Acre Developers, more fully described in the schedule written hereunder. Claims, objections, if any for the proposed transaction may be lodged with the undersigned within 7 days from this date, failing which it shall be presumed that no body has got any claim over the schedule property and my client shall proceed to finalize the transaction.

SCHEDULE PROPERTY

All that piece and parcel of Residential Vacant Site bearing No.256, in Survey No.44/1, having measuring East-West: 70 feet and North to South:40 feet, totally measuring 2800 Sq. feet, in the Layout Known as " MANPHO GREENS, situated at Chagalahatti village, Jala Hobli, Bengaluru North Taluk, Bangalore and bounded on :

East by : Road,
West by : Site No.206,
North by : Site No:257,
South by : Site No: 255

K.B. SADHA SHIVAPPA
Advocate & Notary Public
No. 300/2, Near Sriram Hospital, K.R.Puram, Bangalore-560 036.
Mobile No: 9845460976 & 9844078760.
Place: Bangalore Date: 21-11-2020

PUBLIC NOTICE

Public are informed that my client has intended to purchase a the residentially Converted Property bearing, Sy.No's 173,174,175,176,177, Each Measuring to an Extent of 2.00 (Two Acres), In all Totally Measuring 10.00 Acres, having Converted from Agricultural to Non-Agricultural Residential Purpose vide Official Memorandum bearing No. B.Dis/ALN(E)/VBSR92/2005-06, Dated 06/03/2006, Issued by the Special Deputy Commissioner, Bangalore District, Bangalore, **situated at BOMMENAHALLI Village, Bidarahalli Hobli, Bangalore East Taluk, Bangalore Urban District, Bangalore;** and jointly bounded:

East by : Land bearing Sy.No.151;
West by : Land bearing Sy.No.182;
North by : Private Property;
South by : Land bearing Sy.No.172;

from it's present Owner **SRI. GEORGE PEARSON,** Aged about 58 years, S/o. Late. Sri. A.Pearson, **he had acquired the same as follows:-**

(1) Sale Deed dated 23/06/1995, vide registered as Document No: 2935/1995-96, Volume 1142, Page Nos. 73-80, of Book I, Registered on : 25/06/1996,
(2) Sale Deed dated 23/06/1995, vide registered as Document No: 2937/1995-96, Volume 1121, Page Nos. 220-226, of Book I, Registered on : 15/06/1996,
(3) Sale Deed dated 23/06/1995, vide registered as Document No: 2936/1995-96, Volume 1142, Page Nos. 80-88, of Book I, Registered on : 25/06/1996,
(4) Sale Deed dated 07/05/1995, vide registered as Document No : 2035/1995-96, Volume 1103, Page Nos. 138-184, of Book I, Registered on : 7/05/1995,
(5) Sale Deed dated 24/05/1995, vide registered as Document No: 2033/1995-96, Volume 1103, Page Nos. 171-178, of Book I, Registered on : 04/05/1996,

All Documents : Registered at the office of the Senior Sub-registrar, Krishnarajapuram, Bangalore, Respectively.

Persons having any right over the said property may lodge their objections/claims with documentary evidence within **15 days** from this day to the undersigned. In the absence of any claims within the above said period. it shall be deemed that there are no such claims or that if there are any claims and they have not been made, it shall be deemed to have been waived.

P. Nagamuni Reddy, Advocate,
SNN Associates, # 57, Nithyashree, 22nd Main, Muniredy Layout, Horamavu Signal, Near Maharaja Furniture On Service Road, Bangalore-560043.
Mobile : 9945159840, 9845960771

PUBLIC NOTICE

My client **Smt. S. Padmavathi,** intend to purchase the below Site property owned by Sri Arvind Parekh and Green Acre Developers, more fully described in the schedule written hereunder. Claims, objections, if any for the proposed transaction may be lodged with the undersigned within 7 days from this date, failing which it shall be presumed that no body has got any claim over the schedule property and my client shall proceed to finalize the transaction.

SCHEDULE PROPERTY

All that piece and parcel of Residential Vacant Site bearing No.391, in Survey No.10/1, having measuring East-West: 40 feet and North to South: 46+41/2= 43.5 feet, totally measuring 1740 Sq. feet, in the Layout Known as "MANPHO GREENS, situated at Maranahalli village, Jala Hobli, Bengaluru North Taluk, Bangalore and bounded on :

East by : Site No.393/A,
West by : Road,
North by : Private Property,
South by : Site No: 392

K.B. SADHA SHIVAPPA
Advocate & Notary Public
No. 300/2, Near Sriram Hospital, K.R.Puram, Bangalore-560 036.
Mobile No: 9845460976 & 9844078760.
Place: Bangalore Date: 21-11-2020

PUBLIC NOTICE

My client **Sri Peddarayappa Gari Nagendra,** intend to purchase the below Site property owned by Sri Arvind Parekh and Green Acre Developers, more fully described in the schedule written hereunder. Claims, objections, if any for the proposed transaction may be lodged with the undersigned within 7 days from this date, failing which it shall be presumed that no body has got any claim over the schedule property and my client shall proceed to finalize the transaction.

SCHEDULE PROPERTY

All that piece and parcel of Residential Vacant Site bearing No.196, in Survey No.43/1, having measuring East-West: 40 feet and North to South:30 feet, totally measuring 1200 Sq. feet, in the Layout Known as " MANPHO GREENS, situated at Chagalahatti village, Jala Hobli, Bengaluru North Taluk, Bangalore and bounded on :

East by : Site No.187,
West by : Road,
North by : Site No:197,
South by : Site No: 195

K.B. SADHA SHIVAPPA
Advocate & Notary Public
No. 300/2, Near Sriram Hospital, K.R.Puram, Bangalore-560 036.
Mobile No: 9845460976 & 9844078760.
Place: Bangalore Date: 21-11-2020

Bank of Baroda

Bank of Baroda, ROSARB, Bengaluru North

SYMBOLIC POSSESSION NOTICE (For Immovable property)

Whereas , The undersigned being the authorized officer of the BANK OF BARODA under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 03.01.2020 calling upon the borrowers **M/s Laxmi manufacturing & Trading company Through Is proprietor Mr. Dinesh Keshawrao Atkare** to repay the amount mentioned in the notice being **Rs. 4,09,03,021.29** (Rupees Four crore nine lac three thousand twenty one and paisa twenty nine) and interest thereon w.e.f. 03.01.2020 within 60 days from the date of receipt of the said notice.

The Borrowers having failed to repay the amount .notice is hereby given to the borrower and the public in general that the undersigned has taken Symbolic possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules , 2002 on this **20th day of November of the year 2020.**

The Borrowers attention is invited to provisions of sub-section (8) of section 13 of the Act , in respect of time available , to redeem the secured assets .

The borrower in particular and the public in general is hereby cautioned not to deal with the property and my dealings with the property will be subject to the charge of **Bank Of Baroda , Gundlav Branch , Valsad** for an amount of **Rs. 4,09,03,021.29** (Rupees Four crore nine lac three thousand twenty one and paisa twenty nine) and interest thereon w.e.f. 03.01.2020.

Description of the Immovable Property: All the piece and parcel of the land and building and property known as residential Property bearing No 894/2, BBMP khatha No 82,3rd Cross,5th main Road, Govindaraj Nagar, Magadi Road, Chord Road,Bangalore in the joint names of Mr. Dinesh K Atkare & Mr. Rishiraj Gupta, Towards East:Site no 919, Towards West: Road, Towards North: Site no 895, Towards South: Road

Date : 20.11.2020
Place : Bengaluru

Sd/-
Chief Manager & Authorized Officer,
Bank of Baroda, ROSARB, Bengaluru North

Education. Goals. And game changing decisions.

edex — *Every Monday with* THE NEW INDIAN EXPRESS

GOVERNMENT OF INDIA
DEBTS RECOVERY TRIBUNAL-I, BENGALURU
Jeevan Mangal Building, 2nd Floor, No.4, Residency Road, Bengaluru -560025

SALE PROCLAMATION FORM NO-22

PROCLAMATION OF SALE UNDER RULE 38 AND 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS AND BANKRUPTCY ACT, 1993

DCP No. 10677 in OA No. 1746/2014

CANARA BANK V/S SMT. RAJALAKSHMI SRIDHARAN & Others

To: **CD.No. 1:Smt. Rajalakshmi Sridharan** W/o. Sri Sridharan V. C. R/at : Sri Manjunatha Nilaya, Jaraganahalli Post, Netaji Subhashchandra Bose Road, Bangalore. **2.Smt. T. L. Annapurna ,** W/o Sri Nagaraju, R/at: No. 3167/A/44, 1st Main Road, Yateesh Complex, Gayathrinagar, Bangalore - 560 021.

The under mentioned property will be sold by 'online e-Auction' through website **https://www.bankeauctionwizard.com** on **23.12.2020** for recovery of an amount of **Rs.52,06,992/-** (Rupees Fifty two lakhs six thousand nine hundred ninety two only) including costs and interest as on 11.11.2020 with future interest till realisation.The future interest is chargeable at the same rate till realization of debt as per Recovery Certificate in O. A. No. 1746/2014.

Date and Time of e-Auction	**23.12.2020 between 11.30 A.M. to 12.30 Noon.**
Reserve Price	**Rs.21,49,000/-**(Rupees Twenty One lakhs forty nine thousand only)
Earnest Money Deposit	**Rs.2,14,900/-** (Rupees Two lakhs fourteen thousand nine hundred only).
Last date for Bid Submission	**21.12.2020 before 3.00 P.M**
Bid Increment	**Rs.25,000/-** (Rupees Twenty Five Thousand only)

SCHEDULE OF PROPERTY : Item No. 1 : All that piece and parcel of the property bearing Site No. 30 in land bearing survey No. 24, converted from Agriculture nature to non-agricultural residential purpose vide conversion order No. B.DIS.ALN.SR(S) 250/2000-01 dated 24/11/2000 issued by the deputy Commissioner Bangalore District situated at Basavanapura Village, Krishnarajapuram Hobli, Bangalore East Taluk formerly Bangalore South Taluk measuring East to West 89+79/2 feet and North to South 117+115.5/2 feet in all measuring 9765 square feet. This property was coming under the limit of K.R. Puram CMC Bangalore bearing Municipal Khata No. 1557 now comes under the limit of BBMP and bounded on East by : Private Property, West by : 30 feet Road, North by: 20 feet Road and South by : Property bearing No. 35 & 36.

Item No. 2 : Flat bearing No. 6 sitauted at 1st Floor Sapna Block -II in the building constructed on property bearing Site No. 30 in land bearing Survey No. 24 converted vide official memorandum bering No. B.DIS.ALN.SR(S) 250/2000-01 dated 24.11.2000 issued by the Deputy Commissioner, Bangalore District situated at Basavanapura Village, K.R.Puram Hobli, Bangalore East Taluk formerly Bangalore South Taluk measuring East to West 89+79/2 feet and North to South 117+115.5/2 feet in all measuring 9765 square feet of undivided right, Title, interest and share in the Property and Super built up area of 735 Square feet with one Car Parking in the basement and bounded on the East by : Private Property, West by : 30 feet Road, North by: 20 feet Road and South by : Property bearing No. 35 & 36.

For Terms and condition of sale visit website: **https://www.bankeauctionwizard.com of M/s. Antares Systems Ltd., Bangalore** For furthere details Contact Mr. V.Manohar , Mobile : 9686196756 e-mail id:v.manohar@antaressystems.com/ **Mr. Nataraj K. N.,** Chief Manager, **Canara Bank, Vasanthanagar Branch, Bengaluru, Contact No.: 080-22268168/22206313, 9483501370.**

Given under my hand and seal on this **12th day of November 2020**

Sd/- (Rajasekharan R.)
Recovery Officer-1, DRT-I, Bangaluru

GOVERNMENT OF INDIA
DEBTS RECOVERY TRIBUNAL -II, BENGALURU
Jeevan Mangal Building, (2nd Floor) No. 4, Residency Road, Bengaluru- 560 025.

Proceedings before the Recovery Office - I, Debt Recovery Triubunal- II, Bengaluru

WARRANT OF ATTACHMENT OF IMMOVABLE PROPERTY

(See Sections 25 to 28 of the Recovery of Debts due to Banks & Other Financial Institutions Act, 1993 r/w Rule 48 to 51 of the II Schedule to the Income Tax Act, 1961)

TRC No.108/2019 OA-1113/2017 dt 09.10.2020

Between:Karnataka Bank Ltd., Kasavanahalli Branch
...Certificate Holder Bank

V/s

Mr. Lokesh Kumar & Others **...Certificate Debtors**

To: Certificate Debtors:

1. **Mr. Lokesh Kumar** S/o. Sri Narayan, **c)** No. 17, 1st Main Road, Kare Kallu, Kamakshipalya, Bengaluru - 560 079
   d) No. 88, 4th Main, 3rd Stage, Basaveshwaranagar, Opp Monkey Park Gate, Bengaluru - 560 079.
2. **Smt. Rekha G. P.** D/o. Sri Gidadapalya Doddashaniah, Padmanabhaiah, W/o. Sri Lokesh Kumar, **c)** No. 17, 1st Main Road, Kare Kallu, Kamakshipalya, Bengaluru - 560 079
   d) No. 88, 4th Main, 3rd Stage, Basaveshwaranagar, Opp Monkey Park Gate, Bengaluru - 560 079.
3. **Mr. Manoj N.,** S/o. Mr. Nagaraj,896, 18th Main Road, 5th Block, Rajajingar, Bengaluru - 560 010.

To :

Sri Bharat Naik, Branch Manager, Karnataka Bank Ltd., Sy. No. 75 Kasavanahalli Branch, Carmelaram Post, Bengaluru - 560 035

Whereas the above named Certificate Debtors were ordered by the Recovery Certificate of this Tribunal in TRC No. 108/2019, OA No. 1113/2017 to pay the Karnataka Bank Ltd.,Kasavanahalli Branch, **Rs.94,86,214.00** (Rupees Ninety Four Lakhs Eighty Six Thousand Two Hundred and Fourteen Only) along with interest and cost till realization from the date of filing of the OA i.e., on 11.10.2017 amounting to Rs.1,39,73,064.00 (Rupees One Crore Thirty Nine Lakhs Seventy Three Thousand and Sixty Four Only) as on 30.09.2020.

This is to command you to attach the immovable property of the said Certificate Debtors as set forth in the schedule hereunto annexed and unless they shall pay to you the above said sum and the costs of this attachment, to hold the same until further orders from the Recovery Officer.

You are further commanded to return the warrant on or before **31.10.2020** with an endorsement certifying the day on which and the manner in which it has been executed, or why it has not been executed.

SCHEDULE OF PROPERTY

DESCRIPTION OF THE PROPERTY MORTGAGED TO THE APPLICANT BANK.

SCHEDULE A : All that piece and parcel of the site bearing No. 3, Assessment No. 64, measuring East to West 55 feet, North to South on eastern side 90 feet on western side 68 feet totally measuring 4345 sq.ft. situated at Srigandadakavalu Village, Yeshwanthpura Hobli, Bengaluru North Taluk, and bounded as follows : on East by : Property of Mrs. Susheelamma, West by : Property No. 2, North by : 30 ft Road, South by :Porperty in Assessment No.64

Given under my hand and the seal of the Tribunal, on this **9.10.2020**

Sd/- (K. Ramesh), Recovery Officer-I
Debts Recovery Tribunal-II, Bengaluru

QuoteExpress **IF YOU'RE GOING THROUGH HELL, KEEP GOING** › WINSTON CHURCHILL

HDFC BANK — एच डी एफ सी बैंक हम समझें आपकी दुनिया

HDFC Bank Ltd, Ground Floor,Rashtrothana Bhavan, Muncipal No. 3/1, Ward No 77, Nrupathunga Road, Bangalore - 560001.

ANNEXURE—VI (FOR IMMOVABLE PROPERTY)

Possession Notice

(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the HDFC Bank Ltd., under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **12-Mar-2020** calling upon the borrowers **1) M/s. S A FASHION 2) Mr. Harindran P** and **3) Mr. Prabhakara Havanje Shetty** to repay the amount mentioned in the notice being Rs. **990065.64**/- (Rupees Nine lakh ninety thousand and sixty five and sixty four paise Only) along with interest, penal interest, costs etc. within 60 days from the date of the said notice.

The borrowers, having failed to repay the amount, notice is hereby given to the borrowers, in particular and the public, in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section 4 of section 13 of the said Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **18th day of November, 2020.**

The borrower, in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the HDFC Bank Ltd, for an amount of Rs. **990065.64**/- (Rupees Nine lakh ninety thousand and sixty five and sixty four paise Only) along with interest thereon and penal interest, charges, costs etc. from 12-Mar-2020.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that piece and parcel of Immovable Properties Bearing Khaneshumari bearing Survey No. 21/22, measuring to an East to Est 130 Sq. Ft and North to South 90 Sq.Ft totally measring 11700 Sq.Ft of BBMP Khatha No. 783/21/22 situated at Thurahalli Village, Subramanyapura Post, Uttarahalli Taluk, Bangalore District, converted for non agricultural residential purposes through the conversion order bearing BBMP/KATHA NO. 783/21/22/2006-07 Dated 10.04.2006 and bounded on the :East By :Property Belongs to Munilakkappa,West By : Road and BHCS Layout, North By : Property belongs to Elakki Muniyappa ,South By : Thoti inamthi land.

SCHEDULE - B: All that Residential Apartment bearing Flat no. 105 in First Floor in of " DS MAX SANKALP", having Super Built up area 1510 Sq.ft inclusive of proportionate share in common areas, passages, lobbies, staircase and other areas of common use with one open Car parking space, right , title, interest, and ownership in the land comprised in the Schdeule "A" Property with undivided share of 361 Sq. ft and in the Said Apartment the doors are made out of flush doors and steel windows and ceramic flooring.

Date: 18.11.2020
Place: Bangalore

Sd/- Authorised Officer,
For HDFC BANK Ltd.,

Regd.Office : HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013.

EDITORIAL

By leveraging distorted narratives of the past ..., Pakistan wrests expansive assistance from the US. Information asymmetries allow its strategy to succeed. The Americans often lack a rudimentary understanding of Pakistani history

Christine Fair

INDIAN EXPRESS IS NOT AN INDUSTRY. IT IS A MISSION.

— Ramnath Goenka

BEHAVIOURAL CHANGES NEEDED AS INDIA FACES FRESH COVID WAVE

Delhi Chief Minister Arvind Kejriwal announcing a four-fold hike in penalty on people not wearing masks in public places indicates the gravity of the situation his administration is grappling with. Weeks after the country managed to flatten its Covid curve, the capital finds itself in the grip of a third wave with an upswing in fresh cases and fatalities. By this month-end, Delhi will have added over 4,000 Covid beds as part of its ramped-up infrastructure to save lives. That a Covid spike could be expected in dry cold weather was always known. Delhi's smog due to vehicular pollution and callous farm stubble burning in the neighbouring states has made the situation all the more acute. Winter has just begun; more troubles lie in store. Mathematical models suggest the situation could ease by February, but that is three dreadful months away.

The fresh infection count is already creeping up in other states like Himachal Pradesh, Punjab, Uttar Pradesh, Rajasthan, Gujarat and Maharashtra as well, though the overall daily national tally of new cases is under 50,000 as of now. Kerala's caseload, too, is on the higher side. Drastic times call for equally drastic measures, like the 57-hour weekend shutdown in Ahmedabad and the invoking of Section 144 of the IPC in Rajasthan. Since full lockdowns have a searing economic cost, anything short of that can be expected to be on the table. Further, the Oxford and Bharat Biotech vaccines, which appear to be the most suited for Indian conditions, could come into play in months.

One reason experts cite for the comparatively mild rise in cases in India is its high seroprevalence—ratio of people getting infected without their knowledge and developing antibodies for immunity. In contrast, the ballooning of cases in the US—the daily count is over 2 lakh—is because of its low seroprevalence. Ditto Europe. If that is true, India would be better placed to deal with the fresh wave. To take advantage, we need a clear behavioural change. It cannot be business as usual. Unless people learn to help themselves by meticulously following Covid protocol like personal distancing and wearing masks, they would be part of the problem, as they are right now. The choice is stark.

THE YIN AND YANG OF CORPORATE-RUN BANKS

An RBI panel's advice last Friday that India open up bank ownership to its large corporate houses has stirred up a hornet's nest—with as many opposing the move as the ones supporting it. The idea that large corporate houses be allowed to run banks is not new. This is permitted in many countries. India, till it went in for a bout of bank nationalisation in 1969, too had banks run by some of its strongest industrial houses.

The RBI panel's proposal is to allow large corporations with assets of over ₹5,000 crore to set up banks and run them at arm's length to prevent connected lending to group entities. The problem for India with this otherwise-excellent idea is its unique banking history. The financial crisis of the 1950s and 1960s that led to the rather drastic step of nationalisation of most large banks in the country was caused by India's 'Richie Rich class' treating banks run by them as personal piggy banks. Promoters more often than not borrowed from their own banks for business ventures run by friends and family. The loans were often without due diligence, leading to a mountain of unpaid debt and huge losses for depositors. But reformers argue that fears of a repeat can be easily addressed by laws that enforce strict separation between ownership and credit disbursement and stern supervision by the RBI. They also point out state ownership of banks has also led to accusations of similar crony lending.

There are other critics who point out that India's NBFC or shadow banking sector is already facing a similar problem on this very count. One of India's largest privately run banks and people connected with it are facing charges of connected lending of large sums to friends of those who ran that bank. Many also point fingers at 'crony' capitalism being behind the stupendous growth in wealth of some of India's biggest business houses during the pandemic. Nevertheless, reforms cannot be stymied on the basis of mere fears and apprehensions, especially if they are accompanied by logical, well-laid-down laws that are strictly enforced.

There is some worry that the Democrats would be against Indian security interests. The next few weeks are crucial. Who must India engage with and what should it be talking about?

J&K FACTOR IN INDO-US RELATIONS: GRAB THE TRANSITION MOMENT

LT GEN SYED ATA HASNAIN (RETD)

Former Commander, Srinagar-based 15 Corps. Now Chancellor, Central University of Kashmir

AMIT BANDRE

Both US President-elect Joe Biden and his Vice President-elect Kamala Harris had much of India concerned by their earlier statements on Jammu & Kashmir and Article 370. Harris was on record to have said: "We have to remind the Kashmiris that they are not alone in the world. We are keeping a track on the situation. There is a need to intervene if the situation demands." She was responding to a question about alleged human rights abuses in Kashmir and the restrictions imposed following the revocation of Article 370. In June 2020, Biden made somewhat similar comments.

A naive deduction from these was broadly assumed by many in India, that the leadership of the Democratic Party of the US would largely be against Indian security interests, the flip side being that this combination would be pro-Pakistan. Considering this as just too simplistic a strategic deduction, I wrote a fortnight ago in this paper: "The outlook of a candidate or his running mate before a successful poll does not necessarily become policy as close advisers, academic experts and others temper that opinion once in office." India can internationally hold its own on its J&K policy but early engagement with the new administration and better attention towards narrative control is needed. The next few weeks and the opening days of the new administration are the time for engagement to make a transformational change in the mindset of the Democrats, many hundreds of whom will be in positions of power and influence over the next four years. Who must India engage with and what should it be talking about?

India hired a lobbying firm for three months in December 2019 to assist with the outreach and mobilisation of positive opinion on Capitol Hill, which was perceived to have suffered following the constitutional decisions of 5 August 2019. We need to start afresh by adding the weight of the Indian-American community, business linkages, think tank interaction and teams of informed diplomats and strategic affairs experts, with a lobbying firm in tow. The focus at the outset must be security and the strategic relationship. The momentum of the achievements of the third 2+2 Indo-US Strategic Dialogue must not be allowed to languish. Even as Exercise Malabar continues to make waves in the waters of the Indian Ocean, the larger context of the Chinese threat at the northern borders and Pakistan-sponsored terrorism and proxy war in J&K must be realised by the majority of the leaders in the US who will play prominent roles hereafter. Important Republican legislators too need to be constantly engaged and briefed.

Talking to US functionaries, what is most evident is that India often continues to be viewed through the prism of the Cold War. It's a difficult stigma to recover from even when there is enough evidence of the change in times—there needs to be a change in attitude and mindset, notwithstanding the progressive Indo-US strategic partnership that is underway. Not many US officials look at India's consistent record of fighting sponsored terror; first in Punjab and then in J&K and elsewhere in India. Their vision is often coloured by the Pakistan-led war against the Russian presence in Afghanistan in the 80s and then its reluctant assistance in the Global War on Terrorism in Afghanistan and within Pakistani territory since 9/11. These are two clear phases of apparent Pakistani 'cooperation' that overshadow the US world view about violent extremism. That view has never sufficiently allowed itself to look beyond and see how one of the post-Cold War manifestations of extremist violence was first felt in the state of Jammu & Kashmir in India and at the behest of Pakistan. While India has largely succeeded in neutralising Pakistan's intent of destabilisation of J&K through a series of hard and soft measures, the lack of an official line of US cognisance of the same has allowed Islamabad to wriggle out of American scrutiny many times. Pakistan's geostrategic location bears scope for future assistance to the US in the pursuit of the latter's strategic interests in Central Asia and Afghanistan. Indian diplomacy and informal outreach have to break through the shackles of these traditional chains of belief that hold back clearer US perception—that Afghanistan could soon be history and that China is the elephant in the room for which having India on board is clearly more advantageous.

> This is the time to make a transformational change in the mindset of the Democrats, many hundreds of whom will be in positions of power over the next four years. We need to start afresh by adding the weight of the Indian-American community, business linkages, think tank interaction and teams of informed diplomats, with a lobbying firm in tow

The issue of human rights came into the limelight at the behest of America in the early 90s. The US itself is hardly virtuous in its approach if examined in depth, but a strange mindset remains in place about nations that have had problems of internal security. In J&K, the Indian Army's people-friendly practices have received much recognition. However, these have been insufficiently recorded and projected internationally. Nor have there been any voices in the diplomatic domain that endeavoured to efficiently counter the vague perceptions and allegations against India's record. The Indian Army has a conceptual understanding of the doctrine of respect for human rights and outreach to communities. These have been insufficiently projected at the strategic level and understanding in the diplomatic domain has been extremely limited. This needs perceptional understanding and some display of energy to ensure that it becomes a part of the Indian communication efforts to sensitise the right quarters in the new US administration. Actually, for very little reason, human rights has become a millstone around India's neck, when the record of the government and its agencies has actually been extremely good. The population control measures in place after revocation of Article 370 are those that are not unusual in a proxy conflict zone. They are non-coercive and have progressively been diluted with democratic rights on the way to being restored, something that has always been India's strength. Full restoration of mobile communication in Kashmir well before Inauguration Day could help in conveying the right message and will lose little in terms of security in Kashmir. A communication outreach blitzkrieg to the US by people of credit with all hands on deck is the need of the moment and will fetch dividends through a far better understanding of India's point of view.

(atahasnain@gmail.com)

TO ENHANCE INCOME OF FARMERS, CONSIDER AGRI-TOURISM

S SARATH

Research Scholar, Tamil Nadu Agricultural University

S D SIVAKUMAR

Director, Directorate of Agribusiness Development, TNAU

India's growth is mainly backed by the existing rich natural and cultural resources. Capitalising on that, our tourism sector has witnessed one of the fastest growth rates worldwide. The travel and tourism industry has proven its importance as an economic growth engine for the world economy. For nine continuous years, its growth rate had exceeded that of the global economy. In 2019, it grew at 3.5% compared to the global GDP growth rate of 2.5%. Accounting for 10.3% of total GDP, the industry contributed $8.9 trillion to the global GDP and created approximately 330 million jobs, one in 10 that year.

The tourism sector makes a significant impact on the economy of our country. Data released by the World Travel and Tourism Council (WTTC) reveals that in 2019, the tourism industry in India contributed $194 billion to our GDP. Due to the impact of the Covid-19 pandemic on the global economy, the WTTC is estimating losses of up to $2.7 trillion, with up to 100 million jobs at risk. The travel and tourism industry in India might see up to 40 million job losses (both direct and indirect) and about $17 billion in revenue losses in the next one year. In order to overcome this, the government, industry and institutions must make joint efforts to create a supportive ecosystem for tourism.

Tourism as an industry originally occurred at destination areas with natural or man-made features to attract tourists for a variety of leisure activities in different environments. Later, tourism evolved into different types and among those, agri-tourism is a new rising concept. According to the World Tourism Organization, Agri-tourism involves "accommodation being offered at the farmhouse, providing meals, and organising and assisting the participation of tourists in various farming operations".

Agri-tourism includes a variety of activities and services such as farm accommodation, local food and beverage, festivals, nature observation, you-pick (harvest) activities, educational and leisure visits, hunting, fishing and sale of gifts. It was considered in many locations to be a low-investment, low-risk strategy as farms mainly made use of their existing resources. Agri-tourism can fuel rural economies through the multiplier effect and the acquired benefits will be shared amongst different businesses within the community. Further development of agri-tourism leads to profit margins for farm products and services, particularly for small farms in crisis. In the US and in many European countries, farm and ranch stays continue to be popular. The term 'agri-tourism' was initially used in the US, but it originated from an Italian National Legal Framework passed in 1985. This law promotes overnight farm stays to diversify the incomes of Italian farmers and support the landscape of farming operations.

The seeds of agri-tourism in India were first sown by the formation of the Agri Tourism Development Corporation (ATDC) located at Baramati in Maharashtra. The ATDC was founded in 2004 by Pandurang Taware, an entrepreneur from the farming community. It is a company that encourages agricultural tourism in Maharashtra and promotes it as a means of diversifying business opportunities and securing a feasible livelihood for farmers. Following a phase of research and an initial pilot programme in a village of Baramati district in 2005, the ATDC has grown, with some trained farmers and agri-tourism locations across the state of Maharashtra. Since its inception, farmers across the state have gained a 25% growth in their incomes. Further, it has a policy of employing local youth as agri-tourism guides and specifically contracts women for food preparation services through organised women's self-help groups.

> The Union government has come up with a vision of doubling the income of farmers by 2022. ... To supplement their incomes, agri-tourism should be seriously considered. But policies and guidelines for this concept are still insufficient in India

The Government of India has come up with a vision of doubling farmers' incomes by 2022. However, economic indicators do not show equitable and egalitarian growth in this. To supplement and enhance farmers' incomes, agri-tourism can be implemented as a secondary sector. But policies and guidelines for this concept are still insufficient in India. Even for talented farmers and small businessmen, there are some significant barriers due to the lack of familiarity with tourist expectations.

The transition from traditional agriculture to agri-tourism is quite a challenge. One major issue is successfully creating the products and services that tourists want. An increase in disposable income tied with shortened working days lead to demand for leisure activities, which greatly contributes to the success of agri-tourism. Policies and subsidies directly targeting agri-tourism are important. Regional development policies and models are equally necessary for the sound utilisation of local resources and creation of essential services to tourists in a specific region to increase agri-tourism income.

Thus farmers can turn their farm lands into a tourist destination and open their doors to the public in order to share more about what they do. Simultaneously, they can gain income and their farm produce may also fetch better value. This highlights the innovative nature of agri-tourism that can attract a new generation of farmers, offer new opportunities for youth development in rural areas and boost rural economy. In the words of Taware, "Come, pluck a fruit, smell a flower, run in the fields, lie on the hay and be lost in rural India."

(sarathS1995@gmail.com)

MAILBAG

WRITE TO: letters@newindianexpress.com

Condemn Kerala cyber law

The new cyber law in Kerala is a calculated ploy to rein in individual and press freedom. This has to be condemned by all right-thinking people.

K M Divakaran, Kannur

Lessons from LVB collapse

The fate of Lakshmi Vilas Bank is unfortunate (*Swift LVB Resolution a reminder for govt to empower RBI*, Nov 22). As mentioned, the RBI failed to take immediate action to revive the sinking bank. Banks should revise lending policies and see to it that borrowers are capable of repaying their debts.

S Nallasivan, Tirunelveli

Will only help DMK

The BJP's alliance with the AIADMK will only be a shot in the arm for the DMK. The AIADMK will end up contesting fewer seats apart from losing the support of many of its traditional voters to the DMK.

V N Ramachandran, email

Obama might be right, but...

Barack Obama may be right in his observations (*Point of View*, Nov 22). But does a time-tested democracy like India need a 'certificate of good standing' from a former head of a nation whose democracy has been torn to shreds in the just-concluded presidential election?

Dr George Jacob, Kochi

Covers events till 2011

"Modi is not even an item in the index" of *A Promised Land* by Obama, says the author who doesn't conceal his jubilation. But the volume in question covers the reflections of the ex-US President up to 2011, well before the year in which Modi was elected as PM. This is what happens when one is blinded by hatred for the PM.

K V Rajasekharan, Thiruvananthapuram

Relevance of mentoring

This is with reference to *A start-up mentor is the coach, not captain* (Nov 21). It was lucid and brought out the relevance of mentoring in turbulent times.

H Ramakrishna, email

Disqualification laws

The article *Clean up politics, but give appeal remedy to politicians* (Nov 21) looks at the many sides of the laws dealing with disqualification of elected representatives. What is worrying is not the reform sought but the shift in balance of justice between the powerful representatives and the others.

Avinash Krishna Kumar, Bhubaneswar

Relook necessary

The remedy of unfettered appeal cannot be denied to politicians, who have spent a lifetime to build reputations, however noble the intent of cleaning up politics.

Dharmarajan A K, Thalassery

Diverting people's attention

The LDF government is facing gold smuggling and other charges. Its nod to a vigilance probe against Congress leaders, just before local body polls, is only an attempt to divert people's attention.

P Jayaprakash, Ottapalam

Internal democracy needed

The sooner the Congress comes out of its hallucinations that it can win elections by hanging on to the Gandhi family, appeasing minorities and Modi-bashing day in and day out, the better. There should be space for healthy criticism, not for sycophancy.

Putte Gowda, Bengaluru

THE NEW INDIAN EXPRESS

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TWEETS OF THE DAY

Rahul Gandhi @RahulGandhi
Govt's unplanned lockdown pushed millions into poverty, jeopardised health of citizens and compromised the future of students due to digital divide.

Capt.Amarinder Singh @capt_amarinder
Spirit of nation building, communal amity and discipline are the qualities NCC seeks to inculcate in our youth. On NCC Day, I congratulate all cadets.

Sitaram Yechury @SitaramYechury
Merciless loot of our national assets. Worst form of cronyism. Fleecing people for super profits of cronies. Through Electoral Bonds amass party funds.

Addressing G20 Summit virtually, PM Modi says integrated, holistic approach needs to be adopted to tackle climate change

PM: MUST NOT FIGHT CLIMATE CHANGE IN SILOS

PUSHKAR BANAKAR @New Delhi

PRIME Minister Narendra Modi reiterated the importance of reforms in multilateral organisations to ensure better global governance for faster post-Covid recovery at the G20 Summit on Sunday.

The PM also highlighted India's efforts for inclusive development through a participatory approach. He emphasised that an Aatmanirbhar Bharat will be a strong pillar of a resilient post-Covid world economy and global value chains.

> **Underlined India's civilizational commitment to harmony between humanity and nature, and our success in increasing renewable energy and biodiversity**
>
> Narendra Modi, PM

While addressing a side meeting on climate change at the G20 Summit, Modi said India is not only meeting targets set at the Paris Agreement but is also exceeding them while calling for an integrated approach to tackling climate change.

"It is important to keep our focus on fighting climate change. Climate change must be fought not in silos but in an integrated, comprehensive and holistic way," Modi said.

Modi said India aims to restore around 26 million hectares of degraded land by 2030. "Inspired by our traditional ethos of living in harmony with the environment and commitment of my government, India has adopted low carbon and climate-resilient development practices. India is not only meeting our Paris Agreement targets but also exceeding them," the prime minister said.

Speaking about reduction of carbon dioxide emissions, he said that the government's Ujjwala Scheme is helping in the endevour by providing smoke free kitchens.

It was important that each individual must proposer for the prosperity of humanity as a whole, Modi said. Workers must not be considered merely as a unit of labour but their dignity of labour must be preserved, he added.

Sunday was the final day of the two-day G20 Summit. India will host the G20 in 2023, a year later than what was decided earlier. India was slated to host the summit in 2022 as per the Osaka declaration of the G20 last year. But it was decided on Sundat that the G20 presidency will be held by Indonesia in 2022, India in 2023 and Brazil in 2024.

In a first, institutions to be accredited on gender parity

RICHA SHARMA @New Delhi

THE ministry of science and technology has started a pilot accreditation model for premier institutions for promoting gender equity in science and technology. The move comes as the ministry has observed a big gender divide in the country's top scientific and educational institutions in terms of faculty, PhD students and fellows in country's science academies.

The IISc-Bengaluru is the most male-dominated with only 8.6% female faculties while the average number of women faculty in IITs is 11.24%, according to a recent study published in the scientific journal *Current Science*. Among the Ph.Ds in science, about 25-30% are women while in science academies, the percentage of women in the fellowship for the Indian National Science Academy is 5.6% and in the Indian Academy of Sciences, it is 7%.

Gender Advancement for Transforming Institutions (GATI) by the ministry aims to nudge higher education and research institutes towards supporting diversity. Universities, research institutions of Department of Science and Technology, CSIR, Department of Biotechnology, Indian Council for Medical Research and Indian Council for Agriculture Research, Institutes of National importance, and other autonomous S&T Institutions have been invited to participate.

> **GATI will not just assess, accredit and recognise institutions through certification and awards, it will also engage, mentor, partner and support institutions as they work towards reaching global best practice in gender equality**
>
> Ministry of Science & Technology official

The pilot institutions, initially 25, would commit to adopting gender parity principles within their policies, practices, action plans and institutional culture. They would be required to create SMART (Specific, Measurable, Achievable, Relevant and Time-bound) action plan for systemic and cultural transformation to ensure parity.

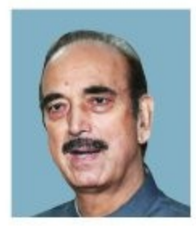
"GATI pilots a sustainable self-assessment and accreditation model that explicitly acknowledges gender inequality and articulates a commitment towards overcoming systemic and cultural barriers to women's academic and professional advancement at all levels," said a ministry official.

The programme aspires to create an enabling environment for equal participation of women in Science, Technology, Engineering, Medicine and Mathematics (STEMM) disciplines at all levels.

Participating organisations will be provided with training and support at every stage as they undertake to complete the application, prepare for review process and work towards institutional recognition.

Azad slams Cong's '5-star' culture, public disconnect

NEW DELHI: In a move that's likely to raise eyebrows in the Congress, veteran **Ghulam Nabi Azad** on Sunday called for organisational overhaul saying a "five-star culture" had crept into the party and there was a huge disconnect between the people and party leaders. He also said those seeking reforms had the party's interest in their minds.



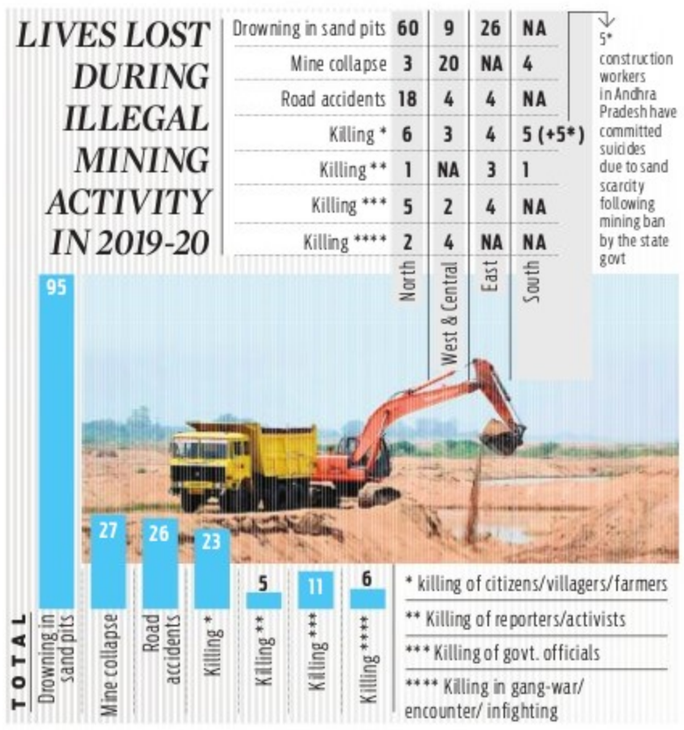
Azad's remarks follow similar appeals for introspection and reforms in the party from several others leaders, following the poll drubbing the Congress received in Bihar.

There is an urgent need to overhaul the party structure by conducting elections from block to district and state level, Azad told a news agency in an interview. "There is a huge disconnect between the people and Congress leaders at the district, block and state levels. The party's connect with the public should be a continuous process and not only during elections," said the Leader of Opposition in the Rajya Sabha.

Congress leaders should shed "five-star culture" which has crept into the party, Azad said. "At least during elections, they should avoid five-stars and stay in the field... Each leader must have knowledge of each assembly constituency. Merely going and staying in five-star hotels and returning after two to three days is nothing but a waste of money."

Azad refrained from blaming the leadership for the state of affairs in the party. He also sent out a message that calls for reforms should not be seen as rebellion. "We are reformists not rebels. We are not against the leadership. Rather, we are strengthening the hands of the leadership by proposing reforms," he said. *ENS*

193 deaths caused during illegal sand mining operations in 2 yrs



RICHA SHARMA @New Delhi

AT least 193 people have died during illegal sand mining operations across India from January 2019 to November 15, 2020, according to a report collated by a network of organisations working on rivers.

The data by South Asia Network on Dams, Rivers and People shows that in this period, 23 farmers and villagers; 5 reporters and activists and 11 government officials, including forest guards, policemen, revenue officials, mining personnel and district officials have been killed by illegal miners.

The highest number of people, 95, have been killed in North India while South India has seen least deaths.

Bhim Singh Rawat, who compiled the report, says the actual numbers could be way higher as many cases are not reported or cases are registered under different sections. The data is based on various sources like studies, media and field reports and government websites.

Accidents, however, are the bigger killers with drowning, mine collapse and road mishaps being top contributors. Of the total deaths, 95 were caused by drowning in deep sand mining pits followed by 27 caused by collapse of sand mounds and caving in of sand mines. The road accidents involving sand mining vehicles resulted in death of 26 people.

These deaths totaling 148 (about 76%) are indirectly attributed to excessive, unscientific riverbed mining and transportation of sand. Of the 26 road accidents deaths, 18 (69%) took place in just three states — Uttar Pradesh (12), Haryana and Uttarakhand (3 each).

The infighting between rival groups led to the death of 3 illegal miners (1 in UP, 2 in MP) while 3 others (1 in UP, 2 in Rajasthan) were killed in police encounters and 45 deaths (about 23%), including of illegal miners, resulted from assault on villagers, government officials, activists and reporters.

Out of 95 drowning deaths, 76 (80%) were of either minors or young children or teenagers who entered river to have a bath, unaware of deep pits in the riverbed.

One reporter in UP, two activists in Odisha, one in Bihar and one in Tamil Nadu were killed for opposing and exposing illegal sand mining. There have been brutal attacks on one reporter each in Uttarakhand, Chhattisgarh and one RTI activist in Kerala.

A total 84 incidents of threats and attacks on citizens, reporters, activists and government officials have been reported. The number of injured in the attacks, especially on villagers and on police, forest guard, revenue and mining departments teams is even higher.

'Rational delimitation of SC seats must to address Muslim under-representation'

CONTINUED FROM PAGE1

THE 2006 Sachar Committee report had underlined the political under-representation of Muslims and suggested ways to improve it, including a more rational delimitation of Scheduled Caste seats for Parliament and state Assemblies.

The committee conducted a detailed study on delimitation in Bihar, Uttar Pradesh and West Bengal and found 27 reserved Assembly constituencies where Muslims were more in number than Dalits. It also pointed to 28 general constituencies in these states where the Dalit population was more than in reserved constituencies while Muslims were fewer in number.

"The big picture is that Muslims are thoroughly under represented in Parliament, assemblies and local bodies. There are reasons for this, as pointed out in the Justice Sachar Committee report," said Syed Mahmood Zafar, officer on special duty on behalf of the central government in the committee.

Mahmood said there were many constituencies reserved for SCs that had a substantial Muslim population. As these seats fell in the reserved category, Muslims are not allowed to contest. "Section 9(1)(c) of the Delimitation Act mandates that those constituencies be reserved in Parliament and Assemblies where the Scheduled Caste concentration is the highest in the state. That law has been violated in the last seven decades and the loser in the process is the Muslim community," Mahmood said.

"The Committee had recommended that the matter be referred to the delimitation commission asking it to fix the anomaly but no government has done anything. I have been writing to successive prime ministers, including Narendra Modi for this," he added.

Aditya Nigam, a senior fellow at the Centre for the Study of Developing Societies, blamed the Hindutva brand of BJP politics and what he called the 'othering' of Muslims, or treating them as the 'other' community in disdain.

Wherever the BJP was ascendant, the 'othering' was greater, he said. "The BJP's politics functions on the othering of Muslims. There is no doubt that Muslims will pick any side that gives them an alternative. The Citizenship Amendment Act made it more divisive. It makes it even more imperative for the Muslims to find a non-BJP alternative," Nigam said.

As an example, he cited the Delhi polls where the AAP, which fielded a number of Muslims, came across as a strong anti-BJP alternative and found resonance with the community. This consolidation, Nigam argued, resulted in an increase in the number of Muslim legislators.

CONCERN

Freedom of speech under threat: Guild

EXPRESS NEWS SERVICE @New Delhi

THE Editors Guild of India on Sunday expressed concern over the Meghalaya High Court refusing to quash criminal proceedings against Padma Shri awardee *Shillong Times* editor Patricia Mukhim.

Mukhim's case reflected threat to freedom of speech in India and government and law enforcement agencies muzzling dissent, it said.

This comes after Mukhim resigned from the Guild a few days ago saying the body issued statements only for 'celebrity journalists'. She had criticised its silence in her case. "...There was a complete silence from their side, whereas they were very quick to give a statement on behalf of Arnab Goswami, although he was arrested in a case that is non-journalistic in nature," she had said.

The Guild in its statement underlined the need for higher judiciary to take cognisance of issues that impede freedom of speech. It stated, "Mukhim's case is an example of how multiple legal provisions can be used against free speech and therefore against free press. Several provisions across multiple laws give a handle to government agencies and law enforcement authorities to lodge criminal cases against journalists wherein the criminal complaint procedure itself becomes an exacting punishment, and acts as a deterrent against exercise of free speech."

The Guild said the media's responsibility was to question the affairs of the government. "They cannot be held liable for relaying information that may bring to fore details on fault lines within society."

Bharat Biotech denies hiding 'adverse event' from authorities during Covaxin early trials

EXPRESS NEWS SERVICE @New Delhi

HYDERABAD-based biotech firm Bharat Biotech has rejected reports that it did not report an adverse incident during the human trial of its Covid-19 vaccine candidate Covaxin. The details related to the incident were promptly shared with the relevant authorities within a day, it asserted.

In a statement on Saturday, the company said, "The adverse event during phase I clinical trials in August 2020 was reported to the CDSCO-DCGI within 24 hours of its occurrence and confirmation."

Bharat Biotech and Indian Council of Medical Research have been working on Covaxin, one of the indigenous coronavirus vaccine candidates whose human trials started in July.

The Central Drugs Standard Control Organisation had recently given its approval to Bharat Biotech to launch the phase 3 trials of Covid-19 vaccine candidate, developed from inactivated SARS-CoV-2, at over 20 centres, after reviewing data from phase 1 and 2.

The late stage trial of the potential vaccine, which will involve over 23,000 participants, has kicked off at several sites beginning November 16.

There have been some reports saying there had been an adverse event during the early stage trial, in which a 35-year-old volunteer with no pre-existing conditions had developed viral pneumonitis and had to be hospitalised for a week. Reports also said the event was not duly reported.

The company, while confirming the adverse event, clarified that it was probed thoroughly, and it was found that the adverse event was not related to the vaccine. This, said sources, was later categorised as 'severe and not related to vaccine'.

WINTER GUESTS

Migratory birds fly over Yamuna river as a boat ferries across amid hazy weather conditions in Delhi on Sunday | PTI

Covid growth rate faster than national average in 19 states, UTs

CONTINUED FROM P1

AN analysis of the Covid-19 data shared by the Centre shows that while the national growth rate of the disease is 0.45% as of now, there are 19 states and Union Territories where it is growing at a faster rate than the national average.

This rate is the fastest, at 2%, for Himachal Pradesh followed by 1.3% in Nagaland and 1.2% in Delhi and Haryana. Nineteen states, led by Himachal Pradesh, also have a seven-day moving test positivity rate of over 4%, which is the national average. .

According to epidemiologist Amitabh Banerjee, both globally and in India, metros and cities with high population migration inwards have been hotspots of intense transmission, and the mortality many times higher than the national average.

"However, these epicentres seem to be relatively resistant to the so-called second wave," he said. "Similar phenomenon is seen in India, on a smaller scale, as our younger and leaner population is cushioning the full impact of the pandemic. Delhi, however, could take some time to stabilise due to various factors."

PM TO HOLD MEETING WITH STATES

PM Narendra Modi expected to hold two back to back meetings, one with eight states with high caseloads and another with states and UTs to discuss vaccine distribution strategy, sources said.

EXPRESS READ

Tarun Gogoi 'stable but not out of danger'

Guwahati: The health condition of ailing former Assam chief minister Tarun Gogoi improved marginally on Sunday, according to doctors at the Gauhati Medical College and Hospital (GMCH). The 86-year-old Congress veteran is undergoing treatment for post-Covid-19 complications. Over the past three months since he tested positive on August 25, he has been in and out of the hospital. "He has been put on mechanical ventilation. His health condition improved slightly today (Sunday). He is maintaining an oxygen saturation of 95-97%. He is haemodynamically stable but not out of danger. The next 24 hours will be critical," GMCH Superintendent Dr Abhijit Sarma said.

PROBE
The Uttarakhand CM ordered an inquiry after a row erupted over a press release by Tehri Garhwal's social welfare officer promoting a government scheme for incentive for inter-caste and interfaith marriages

50 PEOPLE KILLED BY WILD ANIMALS IN UTKHAND

INDIA	Max	Min		Max	Min
Ahmedabad	32	14	Mumbai	33	25
Bhopal	29	13	Panaji	34	24
Jaipur	25	13	Patna	26	11
Amritsar	20	11	Lucknow	24	10
Chennai	31	25	Port Blair	30	26
Kolkata	26	14	Imphal	25	10
Srinagar	07	04	Chandigarh	24	13

The tunnel was found 150 metres inside Indian territory having thick undergrowth and bushes | PTI

Tunnel likely used by Jaish men unearthed

BSF detects the tunnel along International Border near LoC; Nagrota angle under probe

FAYAZ WANI @Srinagar

THREE days after four terrorists of Jaish-e-Mohammad were neutralised in Nagrota, the BSF on Sunday detected an underground tunnel along the International Border (IB) in Samba district.

It is being suspected that the four militants had sneaked into this side of the border through this tunnel.

The BSF men have been conducting extensive anti-tunnel operations since Thursday.

IG BSF Jammu N S Jamwal said the tunnel is 150 metre inside the Indian territory. "It is a freshly dug one which has been used for the first time," Jamwal said, adding that the tunnel is about 5 ft x 5 ft in diameter.

Asked whether the four Pakistani terrorists who were killed on November 19 entered from this sector, he said it is likely that the group had crossed over using this tunnel. "We feel there is a guide involved, who might have dropped them at the highway," the IG said.

Sources said the opening of the tunnel was found near Regal area of Samba sector where there is thick undergrowth and bushes.

After the detection of the tunnel, top security officers including Jamwal, DGP Dilbag Singh and Inspector General, Jammu range, Mukesh Singh inspected the scene reached the area to take stock of the situation.

Security forces had recovered a huge cache of arms and ammunition including 11 AK assault rifles, 29 grenades, 6 UBGL, explosives, medicines and satellite and mobile phones from the encounter site at Nagrota. It was the biggest arms and ammunition confiscation in a single incident in J&K in last few years.

The killing of the four Jaish militants is being considered as a major achievement for security forces especially as J&K will see the first ever District Development Council polls from November 28 to December 19. Security officials said the militants were heavily armed and were planning a big attack, possibly a *fidayeen* attack, in Kashmir.

Prime Minister Narendra Modi had taken a review meeting with Home Minister Amit Shah, NSA Ajit Doval, foreign secretary, and top intelligence officials to take stock of the situation.

Jobs few, UP migrants leave home in packed trains, buses

NAMITA BAJPAI @Lucknow

BUNDELKHAND and Gorakhpur regions are known as the land of migrants. These areas are witnessing yet another story of the people being wooed back by their employers hundreds of miles away from their native places where they returned during the Covid-induced lockdown.

In most cases, employers arrange all-expenses-paid trips via road, rail or air back to the cities. Buses from various states arrive with a representative at Jhansi to bring these workers back to cities such as Ahmedabad, Surat, Mumbai, Bengaluru and Hyderabad.

A majority of these semi-skilled migrant workers are engaged as MGNREGS workers or in small factories. The state created 26.14 crore-person days of jobs under six months as against an annual target of 26 crore-person days. They were also given free ration till they got a job.

In their return to cities, the rural economic distress has played a role. When the crisis began, the UP government claimed it would absorb all the migrants, around 37 lakh, who returned during the pandemic.

Over 32 lakh migrants were mapped on the basis of their skills. Labour minister Swami Prasad Maurya has said the state succeeded in providing employment to a large number of migrants as per their skills. The skill-mapping led to employment in the MSME sector across the state, he said.

While many found the alternative arrangements near their native places acceptable, there are others who believe these avenues as purely temporary and not as gainful as their jobs in big cities were. So, whenever they get an opportunity, they rush to get their jobs back.

The occupancy data of trains originating from the NE Railway headquarters at Gorakhpur shows that a bulk of migrant workforce is heading back to states like Maharashtra, Gujarat, Karnataka and Delhi.

Five trains — Kushinagar Special, Gorakhpur-Lokmanya Tilak Terminus Superfast, Gorakhpur Special, Avadh Special and Sabarmati Express — all originating from or passing Gorakhpur, are running with full occupancy. No ticket is available in these trains till December 31, this year. Similar is the case with Pushpak Special from Lucknow to Mumbai.

Railway officials in Gorakhpur said most passengers travelling through Gujarat and Maharashtra-bound trains consist of migrants returning to their jobs.

During the migrant influx, the socio-economically backward region of eastern UP received the maximum number of labourers. Out of the top 10 divisions of UP where maximum influx was reported, seven included from eastern UP — Gorakhpur, Devipatan, Basti, Ayodhya, Azamgarh, Varanasi and Chitrakoot — and Bundelkhand. The least had returned to western UP and Rohilkhand.

So, the outflow of workers is the largest from eastern UP. Buses full of skilled workers, especially jewelry-makers, are seen ferrying migrants from eastern UP to Rajkot, Surat and Mumbai. Local sources said movement of buses with registration numbers of Gujarat and Maharashtra has increased in the Varanasi division. The workers went back despite Diwali holidays, which was actually the time for them in the previous years to head home.

An agent leading a group of labourers at the airport claimed that youths leaving for Mumbai, Hyderabad and Bengaluru from Varanasi were mainly from Jaunpur, Azamgarh and Sonbhadra. Their airfare is being borne by employers. The Lucknow airport is also seeing a surge in migrant workers boarding flights for Delhi, Chennai and Bengaluru.

SECOND WAVE

- As per an estimation, around 2.40 crore workers return to their original places of work. Majority from Uttar Pradesh, followed by Bihar, West Bengal, Odisha and Madhya Pradesh
- Bundelkhand and Gorakhpur regions among 7 UP divisions which witnessed maximum influx of migrants during pandemic
- Out of top 10 UP divisions, seven including Gorakhpur, Devipatan, Basti, Ayodhya, Azamgarh, Varanasi and Chitrakoot witnessed with maximum migrant influx
- Least number of migrants had returned to western UP and Rohilkhand
- Eastern UP districts record steady outflow of workforce
- Factory owners, real estate businessmen, construction agencies arranging return of migrants by road, rail and flights
- Movement of buses with registration numbers of Gujarat and Maharashtra increases in Varanasi division during past one month
- Buses full of skilled workforce seen ferrying migrants from eastern UP to Rajkot, Surat and Mumbai
- Chaudhury Charan Singh airport in Lucknow witnesses a surge in migrant workers boarding flights for Delhi, Chennai and Bengaluru
- Around 500 labourers board flights daily

TMC dares Vijayvargiya to name 'BCCI nephew'

EXPRESS NEWS SERVICE @Kolkata

TWENTY-FOUR hours after BJP's Kailash Vijayvargiya took a dig at Trinamool chief Mamata Banerjee and her nephew without naming him, TMC spokesperson Kunal Ghosh on Sunday made a stinging attack by dropping reference of Jay Shah.

"You are talking about nephew. If you have guts, utter the name of the nephew. Your nephew is in the BCCI," he said, without naming Union minister Amit Shah's son.

In a rally on Saturday in East Midnapore, Vijayvargiya had taunted Mamata and Abhishek Banerjee saying that the "Trinamool is neither a party of Mamata Banerjee nor of its old leaders. The party is under the control of a nephew."

Political slugfest are getting uglier with each day as the Trinamool and the BJP are going all out in the run up to the 2021 Bengal elections.

Ghosh, an accused in Saradha chit fund scam and presently on bail, said he had written to the CBI director demanding his face-to-face interrogation with BJP's national vice president Mukul Roy, who was summoned in connection with the scam.

"Vijayvargiyaji, your party sloganed saying '*Bhag Mukul Bhag*' in 2015 and now the same person is your party's national vice-president," said Ghosh, adding that Roy should be arrested in the Narada sting case

"Is the BJP a washing machine that whoever joins it becomes a clean person?"

Reacting to Ghosh's allegation, BJP's state president Dilip Ghosh said, "Everyone in the state knows the name of the nephew. He is keen to hear it? Let the time come, we will utter it."

EXPRESS READ

Two Maoists gunned down in Bihar

PATNA: Two hardcore ultras, including a zonal commander of outlawed CPI (Maoist) were killed while two civilians and one STF jawan injured in Bihar's Gaya district. One of the neutralised Maoists was carrying a cash reward of `10 lakh from Jharkhand government while another was a hardcore Maoist ultra.

Chhattisgarh: Reds kill two 'police informers'

RAIPUR: The Maoists killed two youths whom they accused were working as informers and secret agents of the police in the strife-torn district of Sukma in Chhattisgarh. After brutally eliminating the duo in their *jan-adalat* (Maoist's Kangaroo Court), the rebels issued a press note claiming the responsibility for killing them.

AUTUMN YEARS

Samajwadi Party patriarch Mulayam Singh Yadav (centre) waves to supporters on his 82nd birthday in Lucknow on Sunday | PTI

Web series faces probe for '*love jihad*' in MP

EXPRESS NEWS SERVICE @Bhopal

KISSING scenes in a web series inspired by Vikram Seth's novel '*A Suitable Boy*', which have been filmed at a famous temple, have triggered controversy in the BJP-ruled Madhya Pradesh.

Following a memorandum-cum-complaint into the matter by Bharatiya Janata Yuva Morcha leader Gaurav Tiwari in Rewa district, Home Minister Narottam Mishra directed the police on Sunday to probe the matter. "Officials have also been asked to find out how action can be initiated against the officials of the OTT platform, which has telecast the series which shows a Muslim man indulging in obscene acts amid chants of *bhajans* in temple premises. Such scenes are bound to hurt religious sentiments," he said.

Earlier, on Saturday, Tiwari had submitted his memorandum-cum-complaint to the Rewa SP.

In the memorandum-cum-complaint, he alleged that the web series showed a Hindu girl in love with a Muslim man. "In the second episode, in at least three scenes, the two actors are seen enacting kissing scenes, which are filmed within the premises of the famous Shiva temple, built by queen Devi Ahilayabai Holkar at Maheshwar area in Khargone district. Such scenes are filmed deliberately. Such scenes are bound to inspire '*love jihad*'," Tiwari told this newspaper. "I've demanded that the scenes be removed and two NETFLIX officials be booked by the police."

> In at least three scenes, the two actors are seen enacting kissing scenes, which are filmed within the premises of the Shiva temple
>
> Complainant

It's not the first time that a web series has landed in trouble in the BJP-ruled state. In June, filmmaker Ekta Kapoor was booked over a complaint against alleged obscene content in her web series.

Two senior Bodo front leaders join BJP

EXPRESS NEWS SERVICE @Guwahati

DEALING a blow to the Bodoland People's Front (BPF) ahead of crucial Bodoland Territorial Council (BTC) elections, senior leaders Biswajit Daimary and sitting MLA Emmanuel Mushahary deserted the party and joined the BJP on Sunday.

Daimary was the BPF's go-to man and founder general secretary. The BJP had backed his election to the Rajya Sabha earlier this year. He resigned as MP on Saturday.

Daimary and Mushahary joined the BJP at Chief Minister Sarbananda Sonowal's official residence in Guwahati in the presence of BJP's state unit president Ranjit Kumar Dass and national general secretary Dilip Saikia.

Welcoming the duo, Sonowal said both had performed important responsibilities in the BPF. "They are rich in experience and contributed immensely to the Assamese society. Their joining the BJP has made it certain that the party will capture power in the BTC," he said.

Daimary said issues such as underdevelopment, unemployment were afflicting the people in the four districts of Bodoland Territorial Region that are governed by the BTC. "The people want a change in the BTC. Change is imminent, as the BJP is going to wrest power," Daimary said. "Some senior BPF leaders will join hands with the BJP soon."

The BPF has ruled the BTC ever since its creation in 2003. The elections to the 40-seat BTC will be held next month.

Native breeds in focus, ULBs to look after stray cattle in cities

CONTINUED FROM PAGE 1

"Cow protection and conservation are essential for the dream of Atmanirbhar Madhya Pradesh. Cow milk can be used extensively to eliminate malnutrition. Cow dung is a lifeline for agriculture," Chouhan said. "By manufacturing *gau-kasht* on a large scale from cow dung and using it, the use of wood can be reduced.

The CM announced that every district collector in MP will appoint a nodal officer, who will keep tab on the working of gaushalas and care of cows there. The Gau Cabinet also decided to set up Gobar gas plants in villages for rural households. The Cabinet also decided to formulate an action plan for conserving and promoting four native breeds — Malvi, Nimari, Kankatha and Gaolo. In cities, the responsibility of providing shelter and maintenance of stray cattle will be entrusted to Urban Local Bodies (ULBs).

More helicopter routes in the offing

Despite lukewarm response to chopper services started in July, the Uttarakhand government is mulling to start helicopter service on eight routes, including Dehradun-Haridwar-Mussoorie. "The plans to start more chopper services within the state and ti other states are also being discussed with the Centre," said Ashish Chauhan, CEO of Uttarakhand Civil Aviation Development Authority. The move comes despite 'lukewarm response' to the existing helicopter services under the Regional Connectivity Scheme of the Udan programme between Dehradun and Gauchar and other routes.

DEHRADUN DIARY

VINEET UPADHYAY
Our correspondent in Dehradun
vineet.upadhyay@newindianexpress.com

Uttarakhand to get new DGP

Ashok Kumar, a 1989 batch IPS officer, will be the new state police chief from November 30. Kumar will take over from Anil Kumar Raturi. Kumar was selected from a panel of three IPS officers as per the norms. The other two IPS officers were V Vinay Kumar and MA Ganapathy. Kumar had served in undivided Uttar Pradesh and is currently holding the position of Director General (law and order) in the Uttarakhand Police. He has served in the CRPF and the BSF on central deputation. He also served under the UN in Kosovo in 2001. A native of Kurana village in Haryana's Panipat district, Kumar did his schooling from his village's government school and then went on to pursue B Tech and M Tech from the IIT-Delhi. He then joined the police service in 1989 after cracking the UPSC.

Nilgai declared vermin

The Uttarakhand government after receiving a nod from the Centre has declared nilgai a vermin that can be killed after seeking permission from the forest department. "Approval was granted by National Board for Wildlife to all the states to take independent decision regarding declaring of animals as vermin in a recent meeting. The step is intended to save farmers from losing their crops," said chief wildlife warden JS Suhag. Wild boar was also given the "vermin" status again. But vermins can be killed only with a firearm and one cannot chase an injured animal right inside forests. Carcasses have to be discarded in the presence of forest personnel among other various rules.

Lit fest starts online

The fourth edition of literature and arts festival, Valley of Words, was inaugurated by Union minister Dharmendra Pradhan on Friday. This year, due to the pandemic, the three-day-long festival is being held in virtual mode. Started in 2017, the event has emerged as a popular open-access festival, which involves people from all walks of life — authors, poets, thespians, artists, photographers, philatelists as well as students. On Saturday, Lobsang Sangay, the president of the Tibetan Central Administration, read a message from the Dalai Lama, requesting the audience to keep promoting the "rich traditions" of India.

US courts reject Trump claims of vote fraud

No judge ever found any proof of fraud in Pennsylvania or in the other five states where Trump's campaign sued

PHILADELPHIA

AS they frantically searched for ways to salvage President Donald Trump's failed reelection bid, his campaign pursued a dizzying game of legal hopscotch across six states that centered on the biggest prize of all: Pennsylvania.

The strategy may have played well in front of television cameras and on talk radio. But it has proved a disaster in court, where judges uniformly rejected their claims of vote fraud and found the campaign's legal work amateurish.

In a ruling late Saturday, U.S. District Judge Matthew Brann — a Republican and Federalist Society member in central Pennsylvania — compared the campaign's legal arguments to "Frankenstein's Monster," concluding that Trump's team offered only "speculative accusations," not proof of rampant corruption.

Now, as the legal doors close on Trump's attempts to have courts do what voters would not do on Election Day and deliver him a second term, his efforts in Pennsylvania show how far he is willing to push baseless theories of widespread voter fraud.

Donald Trump's personal lawyer Rudy Giuliani (R) | AP

It was led by Rudy Giuliani, Trump's personal lawyer, who descended on the state the Saturday after the Nov. 3 election as the count dragged on and the president played golf. Summoning reporters to a scruffy, far-flung corner of Philadelphia on Nov. 7, he held forth at a site that would soon become legendary: Four Seasons Total Landscaping.

The 11:30 am. news conference was doomed from the start. At 11:26 a.m., news outlets had started calling the presidential contest for Democrat Biden. The race was over.

Just heating up was Trump's plan to subvert the election through litigation and howls of fraud — the same tactic he had used to stave off losses in the business world. And it would soon spread far beyond Pennsylvania.

"Some of the ballots looked suspicious," Giuliani, 76, said of the vote count in Philadelphia as he stood behind a chain link fence, next to a sex shop. He maligned the city as being run by a "decrepit Democratic machine."

"Those mail-in ballots could have been written the day before, by the Democratic Party hacks that were all over the convention center," Giuliani said. He promised to file a new round of lawsuits. He rambled. "This is a very, very strong case," he asserted.

Justin Levitt, a Loyola Law School professor who specializes in election law, called the Trump lawsuits dangerous.

"It is a sideshow, but it's a harmful sideshow," Levitt said. "It's a toxic sideshow. The continuing baseless, evidence-free claims of alternative facts are actually having an effect on a substantial number of Americans. They are creating the conditions for elections not to work in the future." *AP*

WAS THERE FRAUD? EVEN GIULIANI DOESN'T KNOW

US media have speculated that Trump had initially seemed resigned to his defeat on Nov 3-4, but on the advice of his personal lawyer Rudy Giuliani, he refused to concede and took up the tactic of litigating his way to victory

NOTHING BUT HOT AIR

- On Tuesday, Giuliani stepped into the court room in Pennsylvania. He had an entourage in tow, a show of force that had everything but a compelling legal argument
- Giuliani, admired by some for his tough talk as a top prosecutor and his leadership as NYC's mayor during the 9/11 attacks, struggled to answer even basic legal questions
- "The best description of this situation is widespread, nationwide voter fraud," he said. Under questioning, he acknowledged their complaint no longer included a fraud claim

30 YEARS GIULIANI HAD NOT ARGUED A CASE IN COURT FOR THIRTY YEARS

> **I sat dumbfounded listening. We were ready to argue the one count. Instead, he (Giuliani) treated us to an even more expanded version of his Total Landscaping press conference. It didn't bear any relationship to the actual case**
>
> Lawyer Mark Aronchick, who represented election officials in various states

US may achieve true herd immunity by May: Official

WASHINGTON

The United States hopes to begin a sweeping program of Covid vaccinations, reaching perhaps 20 million people by year's end, top public health officials said Sunday as cases surge across the worst-hit nation.

The beginning of vaccinations could be a crucial turning point in the battle against the virus that has claimed more than 255,000 lives in the US, the world's highest reported toll, since emerging from China late last year.

"Our plan is to be able to ship vaccines to the immunization sites within 24 hours of approval" by the US Food and Drug Administration, Moncef Slaoui, who heads the government's coronavirus vaccine effort, told CNN. He pointed to possible dates of **December 11-12**.

Slaoui estimated that 30 million people would be vaccinated per month starting in January.

But top US infectious disease official Anthony Fauci, who said "maybe 20 million people will be able to get vaccinated by the middle to the end December", warned the situation could get worse before getting better if people fail to take precautions in the coming holiday season.

"We're in a very difficult situation at all levels," he told CBS's "Face the Nation." With the Thanksgiving holiday on Thursday normally seeing a huge surge in travel, he said, "We're really concerned" about "another spike in cases as we get colder and colder and colder into the December month -- and then you start dealing with the Christmas holiday."

FDA vaccine advisors are to meet December 10 to discuss approving vaccines which pharmaceutical firms Pfizer and Moderna say are at least 95 percent effective.

Slaoui said that by May, with potentially 70% of the population having been vaccinated, the country could attain "herd immunity," meaning the virus can't spread widely and people can move closer to resuming their pre-coronavirus way of life. *AFP*

Oppn protests keep up pressure on Imran

PESHAWAR

THE newly-formed Pakistan Democratic Movement, an alliance of 11 Opposition parties, held its anti-government rally here on Sunday, despite being denied permission by the city administration owing to a spike in Covid-19 cases.

The rally will be addressed by the usual heavyweights, Pakistan Muslim League 'Nawaz (PML-N) vice president Maryam Nawaz, head of the Jamiat Ulema Islam 'Fazl (JUI-F) and PDM Maulana Fazlur Rehman, Pakistan Peoples Party (PPP) chairman Bilawal Bhutto Zardari among other leading figures of parties that are a part of the alliance. Pakistan's former prime minister and PML-N supremo Nawaz Sharif, who addressed the previous PDM rally from London via a video link, will not be addressing the Peshawar rally, apparently due to severe kidney pain. The news was confirmed by his daughter Maryam in response to a tweet on Saturday, the *Express Tribune* said. *PTI*

Supporters of the Pakistan Democratic Movement, an alliance of opposition parties, attend an anti-government rally in Peshawar on Sunday | AP

How countries handling 2nd waves

WASHINGTON

INDIA'S daily Covid-19 caseload is on the rise again as winter sets in, with some calling it our second wave. The measures taken by other countries to combate their second or third waves may offer our policymakers some ideas.

Many European countries went into lockdown at the end of October, but the curbs were less severe than in April. Many businesses remained open, limited gatherings were allowed and, more importantly, schools remained open. *ENS*

Covid cases in Japan at record high

TOKYO

THE daily tally of reported Covid-19 cases in Japan hit a record for the fourth day in a row, with 2,508 people confirmed infected, the health ministry said Sunday.

Japan has had fewer than 2,000 coronavirus-related deaths so far, avoiding the toll of the harder hit nations. But fears are growing about another surge. A flurry of criticism has erupted, from opposition legislators and the public, slamming the government as having acted too slowly in halting its "GoTo" campaign, which encouraged travel and dining out with discounts.

Prime Minister Yoshihide Suga announced the decision Saturday. But many people had already made travel reservations for this three-day Thanksgiving weekend in Japan.

Airports and restaurants have been packed. Some said the government should have offered to pay for cancellations, or stepped up more on PCR testing instead, if the goal is to keep the economy going amid a pandemic.

CONGRESS ON FIRE

A man gestures after setting on fire the Guatemala's Congress building during a protest demanding the resignation of President Alejandro Giammattei, in Guatemala City, over a recently approved national budget that would see the lion's share of funds being spent on infrastructure tied to big business. This sparked outrage in the improverished nation | AFP

Britain to end lockdown on Dec 2

LONDON

BRITISH PM Boris Johnson has announced plans for regional measures to combat Covid-19 after England's lockdown ends December 2, sparking a rebellion by members of his own party who say the move may do more harm than good. His office said late Saturday that the government plans to return to a three-tiered system of restrictions, with areas facing different measures depending on the severity of their outbreaks. Though it is likely that a much-criticized 10 p.m. curfew on bars and restaurants will be altered, the tiers are likely to include tighter restrictions than when they were first used in October even as more communities are expected to be placed in the two highest virus alert categories. *AP*

CHINESE TECH GIANTS POSE A THREAT TO WESTERN BANKS

BEIJING

CHINA'S Ant group may have been dealt a setback with the shelving of its IPO but European banks remain wary that Chinese tech giants may soon be their main competitors. The European finance sector has in recent years seen the emergence of a large number of startups – called fintech – which have sought to disrupt brick and mortar banks by offering digital services.

While they have yet to really threaten established banks, the fintechs have forced them to dust off their operations and invest massively into providing similar digital services. "The real competitor of tomorrow will likely be the GAFAM or the Ants of the world which have the capacity to invest considerable sums," the head of France's Societe Generale bank, Frederic Oudea said recently, using a French acronym for Google, Apple, Facebook, Amazon and Microsoft.

US tech giants have been making more beachheads in financial services an area where their Chinese rivals are already well advanced.

Ant Group, which was hoping to raise a record $34 billion with its IPO before the Chinese government pulled the rug out from under the operation, is the owner of Alipay, a payment platform which is now an unavoidable element of daily life in China.

Its prinicipal rival in China is WeChat Pay, owned by Internet giant Tencent.

"The companies which originally developed chat software have a strong interest in enhancing these activities as they enable them to cover an even broader range of people's day-to-day activities," said Christopher Schmitz, an expert on fintech at Ernst & Young.

"Gradually, an ever larger-growing share of people's spending goes to these companies," he added. *AFP*

GOVERNMENT OF INDIA
DEBTS RECOVERY TRIBUNAL -II, BENGALURU
Jeevan Mangal Building, (2nd Floor) No. 4, Residency Road, Bengaluru- 560 025.

Proceedings before the Recovery Office - I, Debt Recovery Triubunal- II, Bengaluru
NOTICE FOR SETTLING A SALE PROCLAMATION
(See Sections 25 to 28 of the Recovery of Debts Due to Banks & Financial Institutions Act, 1993 r/w Rule 53 of the II schedule to the Income Tax Act 1961)
TRC No.194/2019 OA-22/2018 dt 09.10.2020
Between:Karnataka Bank Ltd., Kasavanahalli Branch
...Certificate Holder Bank
V/s
Mr. Yogesh C & Others ...Certificate Debtors
To: Certificate Debtors:
1. **Mr. Yogesh C.** S/o. Mr. Channappa, No.138/C, 1st 'H' Cross, III Stage, 4th Block, Sharada Colony,Basaveshwaranagar, Bengaluru - 560 079.
2. **Smt. Rekha G. P.** D/o. Sri Gidadapalya Doddashaniah, Padmanabhaiah, W/o. Sri Lokesh Kumar, **a)** No. 17, 1st Main Road, Kare Kallu, Kamakshipalya, Bengaluru - 560 079
b) No. 88, 4th Main, 3rd Stage, Basaveshwaranagar, Opp Monkey Park Gate, Bengaluru - 560 079.
3. **Mrs. Archana C. N.,** D/o. Chaluve Gowda, W/o. Mr. Yogesh C, No. 138/C, 1st 'H' Cross, III Stage, 4th Block, Sharada Colony, Basaveshwaranagar, Bengaluru - 560 079.

Whereas in execution of recovery certificate No. TRC No.194/2019 in OA No 22/2018 drawn by the Hon.Presiding Officer, Debts Recovery Tribunal Bengaluru, the undersigned has ordered the sale of the under mentioned immovable property.
You are hereby informed that the day on or after fifteenth day from the date of service of this notice, has been fixed for drawing up the proclamation of sale and settling the terms thereof. You are requested to bring to the notice of the undersigned any encumbrances, charges, claims or liabilities attaching to the said properties or any portion thereof.
SCHEDULE OF PROPERTY
DESCRIPTION OF THE PROPERTY MORTGAGED TO THE APPLICANT BANK.
SCHEDULE A : All that piece and parcel of the site bearing No. 6, Assessment No. 2/4, measuring East to West 120 feet, North to South on eastern side 25 sq.feet totally measuring 3000 sq.ft. situated at Sajjepalya Village, Srigandadakavalu Village, Yeshwanthpura Hobli, Bengaluru North Taluk, and bounded as follows : on East by : Private Property, West by : Road, North by :Drainage, South by : Remaining portion of same property in Assessment No. 4.
Given under my hand and the seal of the Tribunal, on this **9.10.2020**
Sd/- (K. Ramesh), Recovery Officer-I
Debts Recovery Tribunal-II, Bengaluru

Can Fin Homes Ltd.
No.765, 1st Floor, 60 feet Road, M E I Layout, Bagalagunte, Hesaraghatta Road, Bengaluru-560 073.
Telephone No : 2839 0315, 76250 79153
E-mail: hesaraghatta@canfinhomes.com
CIN: L85110KA1987PLC008699

[proviso to rule 9 (1)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

SALE NOTICE for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002

NOTICE is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the **Authorized Officer of Can Fin Homes Ltd.,BLR- Hesaraghatta Road Branch,** will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **15.12.2020,** for recovery of **Rs.4,77,224/- (Rupees Four Lakhs Seventy Seven Thousand Two hundred & Twenty Four only)** due to **Can Fin Homes Ltd.** from **Mr. Kemparaju B S And Mrs. Saritha D H (Borrowers)** and **Mr. Phakir Sab (Guarantor)** as on **30.03.2019** together with further interest and other charges thereon.

The reserve price will be **Rs.6,20,000/- (Rupees Six Lakhs and Twenty Thousand Only)** and the earnest money deposit will be **Rs.62,000/- (Rupees Sixty Two Thousand Only).**

DETAILS OF THE MORTGAGED ASSET

All that piece and parcel of an immovable residential property bearing Site No 13 In Survey/assessment No 58/P2, Situated At Hullegowdanahalli Village, Dasanapura Hobli, Bangalore North Taluk, Bengaluru Measuring East To West 30 Feet, North To South 40 Feet, In All Measuring 1200 Sq Ft Bounded On: East: Site No 14, West: Site No 12, South: Site No 15.North: Road. Encumbrance -Nil

The detailed terms and conditions of the sale are provided in the official website of **Can Fin Homes Ltd., (www.canfinhomes.com).**Please refer to the following link **https://www.canfinhomes.com/SearchAuction.aspx**

Date : 21.11.2020
Place : Bengaluru
Sd/-
Authorised Officer
Can Fin Homes Ltd.

GOVERNMENT OF INDIA
DEBTS RECOVERY TRIBUNAL -II, BENGALURU
Jeevan Mangal Building, (2nd Floor) No. 4, Residency Road, Bengaluru- 560 025.

Proceedings before the Recovery Office - I, Debt Recovery Triubunal- II, Bengaluru
NOTICE FOR SETTLING A SALE PROCLAMATION
(See Sections 25 to 28 of the Recovery of Debts Due to Banks & Financial Institutions Act, 1993 r/w Rule 53 of the II schedule to the Income Tax Act 1961)
TRC No.108/2019 OA-1113/2017 dt 09.10.2020
Between:Karnataka Bank Ltd., Kasavanahalli Branch
...Certificate Holder Bank
V/s
Mr. Lokesh Kumar & Others ...Certificate Debtors
To: Certificate Debtors:
1. **Mr. Lokesh Kumar** S/o. Sri Narayan, **c)** No. 17, 1st Main Road, Kare Kallu, Kamakshipalya, Bengaluru - 560 079
d) No. 88, 4th Main, 3rd Stage, Basaveshwaranagar, Opp Monkey Park Gate, Bengaluru - 560 079.
2. **Smt. Rekha G. P.** D/o. Sri Gidadapalya Doddashaniah, Padmanabhaiah, W/o. Sri Lokesh Kumar, **c)** No. 17, 1st Main Road, Kare Kallu, Kamakshipalya, Bengaluru - 560 079
d) No. 88, 4th Main, 3rd Stage, Basaveshwaranagar, Opp Monkey Park Gate, Bengaluru - 560 079.
3. **Mr. Manoj N.,** S/o. Mr. Nagaraj, 896, 18th Main Road, 5th Block, Rajajingar, Bengaluru - 560 010.

Whereas in execution of recovery certificate No. TRC No.108/2019 in OA No 1113/2017 drawn by the Hon.Presiding Officer, Debts Recovery Tribunal Bengaluru, the undersigned has ordered the sale of the under mentioned immovable property.
You are hereby informed that the day on or after fifteenth day from the date of service of this notice, has been fixed for drawing up the proclamation of sale and settling the terms thereof. You are requested to bring to the notice of the undersigned any encumbrances, charges, claims or liabilities attaching to the said properties or any portion thereof.
SCHEDULE OF PROPERTY
DESCRIPTION OF THE PROPERTY MORTGAGED TO THE APPLICANT BANK.
SCHEDULE A : All that piece and parcel of the site bearing No. 3, Assessment No. 64, measuring East to West 55 feet, North to South on eastern side 90 feet on western side 68 feet totally measuring 4345 sq.ft. situated at Srigandadakavalu Village, Yeshwanthpura Hobli, Bengaluru North Taluk, and bounded as follows : on East by : Property of Mrs. Susheelamma, West by : Property No. 2, North by : 30 ft Road, South by :Porperty in Assessment No.64
Given under my hand and the seal of the Tribunal, on this **9.10.2020**
Sd/- (K. Ramesh), Recovery Officer-I
Debts Recovery Tribunal-II, Bengaluru

GOVERNMENT OF INDIA
DEBTS RECOVERY TRIBUNAL -II, BENGALURU
Jeevan Mangal Building, (2nd Floor) No. 4, Residency Road, Bengaluru- 560 025.

Proceedings before the Recovery Office - I, Debt Recovery Triubunal- II, Bengaluru
WARRANT OF ATTACHMENT OF IMMOVABLE PROPERTY
(See Sections 25 to 28 of the Recovery of Debts due to Banks & Other Financial Institutions Act, 1993 r/w Rule 48 to 51 of the II Schedule to the Income Tax Act, 1961)
TRC No.194/2019 OA-22/2018 dt 09.10.2020
Between:Karnataka Bank Ltd., Kasavanahalli Branch
...Certificate Holder Bank
V/s
Mr. Yogesh C & Others ...Certificate Debtors
To: Certificate Debtors:
1. **Mr. Yogesh C.** S/o. Mr. Channappa, No.138/C, 1st 'H' Cross, III Stage, 4th Block, Sharada Colony,Basaveshwaranagar, Bengaluru - 560 079.
2. **Smt. Rekha G. P.** D/o. Sri Gidadapalya Doddashaniah, Padmanabhaiah, W/o. Sri Lokesh Kumar, **a)** No. 17, 1st Main Road, Kare Kallu, Kamakshipalya, Bengaluru - 560 079
b) No. 88, 4th Main, 3rd Stage, Basaveshwaranagar, Opp Monkey Park Gate, Bengaluru - 560 079.
3. **Mrs. Archana C. N.,** D/o. Chaluve Gowda, W/o. Mr. Yogesh C, No. 138/C, 1st 'H' Cross, III Stage, 4th Block, Sharada Colony, Basaveshwaranagar, Bengaluru - 560 079.

To :**Sri Bharat Naik,** Branch Manager, Karnataka Bank Ltd., Sy. No. 75 Kasavanahalli Branch, Carmelaram Post, Bengaluru - 560 035
Whereas the above named Certificate Debtors were ordered by the Recovery Certificate of this Tribunal in TRC No. 194/2019, OA No. 22/2018 to pay the Karnataka Bank Ltd.,Kasavanahalli Branch, Rs.1,06,65,002.00 (Rupees One Crore Six Lakhs Sixty Five Thousand and Two Only) along with interest and cost till realization from the date of filing of the OA i.e., on 02.01.2018 amounting to Rs.1,57,63,019.00 (Rupees One Crore Fifty Seven Lakhs Sixty Three Thousand and Nineteen Only) as on 30 September 2020.
This is to command you to attach the immovable property of the said Certificate Debtors as set forth in the schedule hereunto annexed and unless they shall pay to you the above said sum and the costs of this attachment, to hold the same until further orders from the Recovery Officer.
You are further commanded to return the warrant on or before **31.10.2020** with an endorsement certifying the day on which and the manner in which it has been executed, or why it has not been executed.
SCHEDULE OF PROPERTY
DESCRIPTION OF THE PROPERTY MORTGAGED TO THE APPLICANT BANK.
SCHEDULE A : All that piece and parcel of the site bearing No. 6, Assessment No. 2/4, measuring East to West 120 feet, North to South on eastern side 25 sq.feet totally measuring 3000 sq.ft. situated at Sajjepalya Village, Srigandadakavalu Village, Yeshwanthpura Hobli, Bengaluru North Taluk, and bounded as follows : on East by : Private Property, West by : Road, North by :Drainage, South by : Remaining portion of same property in Assessment No. 4.
Given under my hand and the seal of the Tribunal, on this **9.10.2020**
Sd/- (K. Ramesh), Recovery Officer-I
Debts Recovery Tribunal-II, Bengaluru

PUBLIC NOTICE

I R.Mahendravarma practicing Advocate at Bangalore with my colleague at afore said address from last 15 years and now I confirms that I issued public notice on behalf of my client Smt. Vinoda.M, W/o. Late.Nanjundappa, residing at Kodagalahatty, Hunasamaranahalli Post, Yelahanka Taluk, Bangalore North taluk and she is the Owner of property bearing old Kaneshmari No.1664/56 and Yelahanka corporation No.542/1164/56 at Venkatala Village, Yelahanka hobli, Bangalore North taluk and measuring about E-W 31+20/2 feet and N-S 37+40/2 feet with 5 squares house thereon and she has missing following original documents pertains same property on 20.11.2020 at Yelahanka Upanagar busstop without her knowledge.

Any person find the Originals mentioned below please hand over the same document to undersigned person or Yelahanka new town police station.

1.G.P.A dated 20.05.2006, bearing document No.3944/2006-07, Book-4, Stored in C.D.No.196 and registered before Yelahanka sub-registrar.

2. Sale deed dated 03.04.2000, bearing document No.20/2000-01, Book-1, Vol-ADR-1084 and at pages 103-112,

3.Sale deed bearing document No.YAN-1-03944-2006-07, Book-1, stored in C.D.No.YAND196.

Sd/- R.Mahendravarama , Advocate,
No.42, R.G.Nagar, M.S.Playa,
Vidyaranyapura Post,
Bangalore-560097.

QuoteExpress

DON'T WATCH THE CLOCK; DO WHAT IT DOES. KEEP GOING

› SAM LEVENSON

MONEY-WISE

THE 3/20/30/40 FORMULA FOR BUYING A HOUSE

SO you want to buy a house? Here is a formula which I have arrived at after a long time as a finance professional. Most of these rules were part of the mortgage business in the 1980s and even 1990s.

However, as the greed of the lender (and the borrower) increased, these rules were forgotten. Let this serve as a reminder.

If you follow this rule, you may buy a smaller house (or in a more distant suburb - the price depends on location as we all find out in life) but you will surely have a more peaceful possession and live a life of less stress. That is a guarantee. Many people realised recently that their house was too big a commitment - and a car only added to the misery.

FINANCIAL ADVICE

P V SUBRAMANYAM
Author and CEO: Subramoney.com

So the formula is 3/20/30/40, but what are the rules? "3" in the rule stands for the total cost of the house. It should not exceed 3x your annual income. So for a person earning say ₹10 lakh, the cost of the house should not be more than ₹30 lakh. Of course, it is very difficult to buy anything in big cities. However, if you do not have anything to sell - like equity shares, property, and do not have financial support from your parents, then you should get a place on rent, till your income increases or you shift to a smaller city /location where you can buy a house for ₹30-35 lakh.

Assuming that one spouse is earning ₹9 lakh and the other is earning ₹5 lakh, then the budget can go up a little - but it means both of you cannot leave the job till the loan is repaid. If both are earning equally, then try to live on one person's income, and use the other person's income for quick repayment of the loan.

The next one is "20" - keep your mortgage to 20 years or less. The lesser the better - you pay less interest if the loan is smaller, and for a shorter period. If you can afford the EMI for a 17-year loan, so be it. The only exception is if you are a good and disciplined investor. In such a case you could take a 30-year loan and invest aggressively and smartly. In the long run, this could be rewarding.

The next is "30" - make sure that the EMI that you pay (including all other EMIs for your car, personal loan, etc) is about 30 per cent of your total income.

So for a person earning say ₹7 lakh per annum, the annual instalment should be worth around ₹2,10,000, which equates to ₹17,500 per month. This means this individual could take a loan of about ₹20L for 20 years. Of course, if you are seeing all these figures in Mumbai or Delhi, you might be wondering where such flats are available. Well, it has to be beyond Mira Road or Ulwe. Best, is to rent till you have accumulated enough money to buy a house.

The last number in the rule is "40" - the minimum down payment that you should make while buying a house should be 40 per cent of the house's cost.

Mortgage companies will tell you that the minimum requirement is 10 per cent. Ask them what was the rule in 1984.

So once again, for clarity, here's the rule in its entirety - maximum 3 times, maximum 20-year loan, maximum 30 per cent of CTC should be the EMI, and minimum 40 per cent should be the down payment.

Having meaningful conversations over money should be your priority for the coming year, with a key factor being the way one ends up handling their asset allocation

WHAT TO EXPECT IN 2021

RAJAS KELKAR

A lot of you are perhaps waiting for 2020 to be over. It has been one exasperating year for those looking to do new things, sustain existing livelihoods and grow. There are visible signs of a recovery underway in the economy. Yet, there are a 'ifs' and 'buts'. Europe and North America are witnessing the second wave of new coronavirus infections. Financial markets around the world are energised following the hope that the world would have a vaccine early in 2021.

UBS, a global bank, expects a rollout of the vaccine around the world in the first half of 2021. That would enable global output and corporate profits around the world to get back to pre-pandemic levels. Morgan Stanley, an international bank, has raised the forecast for the December 2021 S&P BSE Sensex to 50,000. They are more bullish than the average estimates put out by analysts. Their research shows that companies were quick to cut costs to protect profit margins as revenue slowed during the Covid-19.

A survey of manufacturers by FICCI, an industry body, for the second quarter of 2020-21 ended in September 2020 suggests a rise in overall capacity utilization in manufacturing. That is important from the future growth standpoint. If factories produce more, that could mean more people can get back to work quickly.

Analysts seem to be optimistic about things ahead in 2021. That is good news for the stock market and your investment in equity assets. There are inflation concerns, but overall outlook for equities is positive for the New Year despite a significant run-up and share prices hovering around record highs.

TAPAS RANJAN

What could go wrong in 2021

The most crucial aspect to look at would be the surge in new infections. The US and Europe are reeling under a 'second' wave. In India, numbers are declining, but there are pockets like Kerala, Delhi and West Bengal showing a rising trend. Some experts say that the second wave in India could happen in January 2021 and that could be significantly bigger than before. The government response to that situation would be watched closely by financial markets. In the same FICCI survey, only 18 per cent of respondents from the industry reported plans for new capacity additions for the next six months. It appears that businesses are happy to go back to pre-Covid capacity. However, the economy needs companies to add new capacity to stimulate growth and create jobs for the ever-increasing workforce. Most business owners said in the survey that it is still not easy to get faster approvals for setting up new factories.

The critical aspect is government response to the second wave. A nationwide lockdown is completely ruled out. The government's economic response is also key. Thus far, foreign investors seem to be impressed by government action on labour and land reforms, production linked incentives, agriculture reforms among others, says Morgan Stanley, a global bank. They have injected $ 6bn in the three weeks of November 2020.

What it can mean to you

Despite share prices rallying near record highs, analysts of both foreign and local brokerages suggest that there is more to the upside. Your equity investments could continue to do well in 2021. However, you may want to refrain from putting too much money directly into stock markets. Regular investing through mutual funds in 2021 could be a way to go. Interest rates on your savings could continue to remain under pressure next year. Most analysts expect consumer price inflation to remain benign in the next few weeks. That should help the Reserve Bank of India to continue with their 'accommodative' monetary policy stance. That means borrowing rates for a home loan, business and other borrowers would remain the same or trend down.

Having meaningful conversations over money should be your priority for 2021. A key factor is a way you do the asset allocation. You should put the right amount of money into each asset class based on your ability to withstand risk.

Thus, 2021 may be a good year for professional advice on personal finance matters. If you have yet to engage one, you should get one.

(The writer is editor-in-chief at www.moneyminute.in)

Clearing the air about Laxmi Vilas Bank

ENS ECONOMIC BUREAU @ New Delhi

LAST week the Reserve Bank of India announced that the cash-strapped Laxmi Vilas Bank will be merged with DBS Bank and will remain under moratorium till December 16.

The immediate restriction customers of the troubled bank are likely to face is that they cannot withdraw more than ₹25,000, including online transactions and transfers. The cap is set to remain the same even if a customer holds multiple accounts with the bank. The RBI has however relaxed this cap in case of a medical and other unforeseen emergencies.

While the RBI has assured depositors that their money is safe, with the announcement of a month-long moratorium on withdrawals, investors need to keep certain things in mind as to how the recent events will impact their money.

While account holders can withdraw up to ₹25,000, including outflows on SIPs and EMIs, if the EMI or SIP amount is worth more in value than this limit, there might be a disruption.

"During the moratorium period, the LVB account will not be debited, if the amount, EMI or SIP is more than that. In that case, the customer needs to immediately register fresh ECS mandates with a different bank account for such payments to be cleared, else they might have to pay a penalty," said a bank executive.

Customers will need to arrange for an alternative payment option and should talk to their branch for a solution.

Another issue is for those who have their salary accounts at the bank. According to officials, such customers will have to either wait for the moratorium period to end or will have to inform their employer and get their salary account changed to a different bank to ensure that there is no disruption.

Another thing to factor in is that while all the depositors of LVB will have access to their principal and accrued interest, once the amalgamation is done, the rate of interest might vary.

This means that while one's money is protected, after the moratorium, high-interest rates paid by LVB will be lowered to what DBS Bank pays to its depositors which means that the returns will not be the same.

PICK & CHOOSE

New schemes launched to secure long term finances

ENS ECONOMIC BUREAU @ New Delhi

OVER the past week, insurance players and fund managers launched multiple schemes that are focused on generating wealth and securing financial needs for the long haul.

DSP Group-backed DSP Investment Managers launched DSP Value Fund, an open-ended equity scheme following a value investment strategy that offers value-conscious investors exposure to quality companies at reasonable valuations. The NFO will close on December 4, 2020 and will allocate 65 per cent in Indian equities and up to 35 per cent in global equities.

"Investors should have a long term orientation to endure phases of underperformance that is a part of the value investing journey," said Kalpen Parekh, president, DSP Investment Managers.

Private insurer Aviva Life Insurance, as well, introduced Aviva New Wealth Builder (ANWB), an individual Non-Linked, Non-Participating Savings Life Insurance Plan.

The plan offers death cover of 11 times, annualised premium for regular pay options and 1.25 for the single pay option. The plan also offers an option to add additional protection through add on Accidental Benefit cover. It provides investment horizons of 12, 14 and 20 years.

Meanwhile, IDBI Federal Life Insurance launched the Young Star Plus Plan, a non-linked, participating, savings plan. The plan is designed to keep the policyholder committed to regular savings while boosting corpus with guaranteed additions and bonus contributions. The guaranteed additions are payable up to 40 per cent of the Maturity Sum Assured, through policy term.

Karthik Raman, CMO & Head - Products, IDBI Federal Life Insurance said, "Given the unprecedented economic uncertainty, we have observed that parents are keen to opt for an investment avenue which offers flexibility as well as assured funds to help fulfil their children's life stage goals. Our newly launched plan is an apt solution designed to address this need."

Retire credit card debt, if need be with fresh loans

JAYANTA ROY CHOWDHURY @ New Delhi

WITH the pandemic impacting most people, millions of Indians are resorting to minimum credit card payment to keep their credit score healthy while postponing paying back debts.

Bankers say that while credit card usage has leapt many-fold during the pandemic, the habit of paying minimum dues has also gone up.

The number of credit card users in 2019 stood at 52 million and this is expected to hit the 60 million-mark by the end of the current year.

The problem with paying minimum dues on card spends is that high-cost debt with an annual interest rate of 35-40 per cent annually will pile up creating a plethora of future repayment problems for the card user.

Many individuals have also opted for the moratorium offered by the Reserve Bank to small borrower dues including credit card dues. However, what must be known is that a moratorium does not mean a debt waiver, it merely means putting off any type of payment of debt and interest.

Prudent debt management calls on all borrowers to retire their highest cost debts as soon as possible.

Typically, this would mean for an individual, credit card dues, followed by high-cost personal loans without collateral which attract interest between 15–30 per cent.

The best way of paying off dues, of course, is through savings. Whenever confronted by high debt levels, it is always a good practise to prioritise expenses and to cut them down besides opting for forced savings.

However, in times of financial stress and rising inflation, reducing expenses becomes a difficult task for most individuals. Under such circumstances, it makes sense to take a fresh loan at a rate lower than that of credit card dues and personal loans.

For instance, if credit card dues amount to ₹50,000 and high-cost loans with interest rates of 15-30 per cent amount to another ₹1.5 lakh, it would perhaps make sense to shop around for a loan at a lower rate of between 10-15 per cent, either from banks or from friends and relatives with which to pay off the older and costlier debt and to consolidate one's borrowings.

However, when taking on new debt two things should be kept in mind – the processing fees charged for the loan should be kept in mind and secondly, the duration of the loan should be preferably longer than the debts being retired as one's EMI or Equated Monthly Instalment for any loan depends not only on the interest rate but also on the period of the loan.

EXPRESS READ

Small towns account for 16% MF asset base

New Delhi: The Contribution of small towns or B30 cities to mutual fund industry's average assets under management of over `28 lakh crore stood at 16 per cent as of October-end, industry body Amfi said. B30 (beyond top 30 cities) accounted for 16 per cent of the total industry Average Assets Under Management in October this year and the balance was contributed by T30 cities.

RBI Twitter handle racks up 1 mn followers

New Delhi: In a first among central banks, the Reserve Bank of India has become the first monetary authority in the world to have more than 1 million followers on Twitter. Despite much less monetary firepower, the Reserve Bank of India (RBI) has beaten the world's most powerful central banks — the US Federal Reserve and the European Central Bank — on Twitter by a wide margin,

Urge investors to take informed choices: Sebi chief

New Delhi: There is a need for new investors to take informed investment decisions without getting lured by false promises and unsolicited advice, Sebi chairman Ajay Tyagi has said as the regulator spearheads World Investors Week celebrations in India beginning Monday. Sebi is the national coordinator for the WIW in India, which will be celebrated this time from November 23-29.

TODAY'S STOCK PICK

CG CONSUMER ELECTRICALS

Current Price ₹303.65

Target Price ₹360

CROMPTON has consolidated its position in the fans and pumps market. It also intends to maintain increase the sales of its premium fans. Despite strong element of pent-up demand, we believe underlying demand to be in positive territory, which should sustain/ improve going forward. We estimate revenue/earnings CAGR of 9%/17% over FY20-23E.

— Motilal Oswal Securities Limited

Disclaimer: The views and recommendations made above are that of the individual analyst or broking company, and not that of *TNIE.*

TARGET SET

IOB targets to resolve NPAs worth ₹18 K cr by 2nd half of FY21

ENS ECONOMIC BUREAU @ New Delhi

STATE-OWNED lender Indian Overseas Bank is targeting to resolve non-performing assets (NPA) worth ₹18,000 crore during the second half of the current fiscal.

"We are hoping resolution of NPA cases worth about ₹18,000 crore pending before NCLT (National Company Law Tribunal) in the second half...In the last quarter, resolution of some big account at NCLT will further strengthen the balance sheet," IOB Managing Director P P Sengupta told agencies in an interview.

He added that with this target they are expecting to bring down the gross NPAs below 10 per cent mark by March 2021.

The bank is also hoping that this will help the bank to come out of the prompt corrective action (PCA) framework of the RBI by next fiscal. The bank has witnessed some substantial reduction in its gross NPAs or bad loans, which fell to ₹ 17,659.63 crore by the end of September quarter as against ₹ 28,673.95 crore a year ago.

In per centage term, net NPAs reduced to 4.30 per cent (₹5,290.60 crore) from 9.84 per cent (₹12,507.97 crore) a year ago. The bank was put under the PCA by the RBI along with Central Bank of India, UCO Bank, IDBI Bank, Bank of India, Bank of Maharashtra, Oriental Bank of Commerce (OBC), Allahabad Bank and Corporation Bank due to declining financial parameters. However last year Bank of Maharashtra came our of PCA, while OBC Allahabad Bank and Corporation Bank were part of the bank amalgamation. After receiving capital support, they came out of the framework.

On the PCA, Sengupta said, "We are not in a hurry...we don't want that hurriedly we are out of PCA and later we come across the same issue. We want to consolidate and rest assured how we can withstand the COVID-19 crisis. After the March quarter result probably we may think of approaching RBI for considering the removal of the bank from the PCA framework."

Post-restructuring the bank is not witnessing any major impact on its loan book, especially the corporate loan book.

"We are not anticipating major activity in the large corporate book. We have 26 eligible cases. Of these, we have an indication of 3-4 cases. Others have indicated that they will be able to regularise the account, " Sengupta said adding that there is not much demand from the retail sector.

However, in the MSME space, he informed that the bank is anticipating close to ₹4,000 crore worth of restructuring.

Home hero Oliveira wins Portugal MotoGP

Miguel Oliveira made the most of home advantage to win the last MotoGP race of the season in Portugal on Sunday. Oliveira followed up his maiden win in Styria in August by taking the title at Portimao. Jack Miller's second place ensured that Ducati sealed the constructors' title.

INDIA IN AUSTRALIA | STARTING NOVEMBER 27

Chappell Sr bats for Pucovski

SYDNEY: Former Australia captain Ian Chappell is backing Will Pucovski over Joe Burns to partner David Warner in the Test series starting next month. He differed with Australia coach Justin Langer, who has backed Burns. Chappell said selection should be made on the basis of current form. "I was flummoxed by the Australian coach's summation of the choice between incumbent Burns and rising star Pucovski... Pucovski has taken a sledgehammer to the entryway by making six centuries at Shield level, three of them doubles; two of those double-hundreds came this season," Chappell wrote in his column in a website.

Zampa finds Kohli a chilled out guy

SYDNEY: Virat Kohli's on-field image might be that of a combative superstar but leg-spinner Adam Zampa says the India captain comes across as a "chilled out guy". The duo played for Royal Challengers Bangalore in IPL. Zampa, who is in Australia's limited-over squads, said: "It was the first day I arrived (and) he WhatsApped me 'Zamps, here's the $15 off voucher at a vegan restaurant from Deliveroo. It's a good restaurant'. I didn't have his number. He made it as if we've known each other forever." Zampa added he also agreed to be the first guest on a podcast he is launching. "Once he's off the park, he's the most chilled guy." Incidentally, Kohli doesn't have a great record against leggies.

Rohit flexible about position

NEW DELHI: Rohit Sharma is ready to be flexible about his batting position in the Test series. "I will be happy to bat wherever the team wants me to but I don't know if they would change my role as an opener." He believes the team management will have figured out his position in the batting order by the time he reaches Australia after recovering from a hamstring injury. One of the finest players of hook and pull, Rohit believes Australia's new ball bowlers will not give them that length.

It hurt, but Surya coping with it

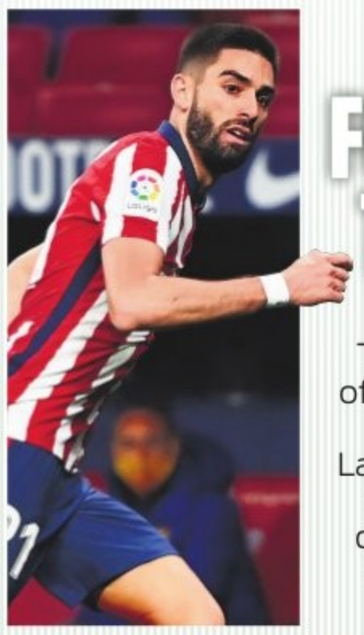
MUMBAI: Disappointed at being overlooked for Australia, Suryakumar Yadav found comfort in a pep talk with Rohit Sharma. "I felt good because I knew how I was feeling at that time and even he could see it in my eyes. I think to come out of that was a big boost for me," he said. The 30-year-old conceded that it was hard to digest initially. "I started thinking, why my name is not there. Then I thought instead of thinking about that, I'll just try and keep scoring runs, do my job, and wait for the opportunity."

ATLETICO END BARCELONA JINX

Atletico Madrid strengthened their status as the early front-runner in the Spanish league title race after beating Barcelona 1-0. Yannick Carrasco's (*in pic*) brilliant finish on the brink of half-time proved to be the difference. This was Atletico's first win over Barcelona in the competition since 2010. Ronald Koeman's Barcelona were left languishing in 11th place. Barcelona later confirmed that defender Gerard Pique, who hobbled off in tears in the 62nd minute, has sustained a serious knee injury and he is expected to be out for at least two months.

24

Atletico extended their unbeaten run in the league to 24 matches.



BIG WINS FOR ATLETICO, TOTTENHAM

Atletico Madrid and Tottenham Hotspur pulled off morale-boosting victories against heavyweights in La Liga and EPL, respectively. Even though it's still early days, these results showed that they mean business. Talking points...

SPURS FRUSTRATE MAN CITY

Jose Mourinho enjoyed bragging rights over Pep Guardiola in their longstanding rivalry as Tottenham beat Manchester City 2-0 on Saturday. A typical Guardiola vs Mourinho game saw City enjoy the lion's share of possession, only to be frustrated by Tottenham's compact defense and sliced apart on counter-attacks. **Son Heung-min** and **Giovani Lo Celso** were on the scoresheet for Spurs.

1

Tottenham finished a day on top of the Premier League table for the first time since August 2014.

FOURSOME HAALAND, YOUNGEST DEBUTANT

Erling Haaland netted four goals and Youssoufa Moukoko became the youngest player in Bundesliga history as Borussia Dortmund routed Hertha Berlin 5-2 to trim Bayern Munich's lead at the top of the table to just a point. It was the first time the 20-year-old had scored four goals in a game for Dortmund since his January debut. Moukoko, who turned 16 on Friday, came off the bench and broke the previous record set by Nuri Sahin, who was 16 years, 335 days when he made his league debut for Dortmund in 2005.

10

Haaland has 10 goals in seven Bundesliga matches this season to give him a total of 31 goals in 30 games in all competitions for Dortmund.

RONALDO LIFTS JUVE IN SERIE A

Cristiano Ronaldo scored his third brace in five games as champions Juventus moved up to second place in Serie A on Saturday with a 2-0 win over Cagliari in Turin. Juventus' Federico Bernardeschi had an early goal ruled out for offside before Ronaldo struck twice in a four-minute spell before the break. The Portuguese striker blasted in an Alvaro Morata cross on 38 minutes, before latching onto a Merih Demiral header from a corner for the second from close range minutes later.

8

Ronaldo, 35, has come back strong after his coronavirus layoff, scoring eight goals in five games.

Select results (Sunday): EPL: Fulham 2-3 Everton; Sheffield 0-1 West Ham; Leeds 0-0 Arsenal; La Liga: Cadiz 0-1 Real Sociedad; Serie A: Roma 3-0 Parma; Inter 4-2 Torino

EXPRESS READ

Women's wrestling camp postponed

CHENNAI: Women's wrestling camp, which was scheduled to resume on Wednesday in Lucknow after Diwali break, has been postponed at least till Individual World Cup scheduled in Serbia from December 12. The decision was taken after a majority of wrestlers refused to join the camp due to 14-day mandatory quarantine, which they have to serve before resuming training. They will now train at their respective centres before joining the national squad for the event in Serbia. **ENS**

IGU meeting put off, to be held today

CHENNAI: The Indian Golf Union's annual general meeting which was to be held on Sunday has been adjourned to Monday. It will start at 11 am, after the Returning Officer sought time to study documents pertaining to the meeting held in December, 2018, which could not be completed due to a court order. Most members are attending online. **ENS**

Prajnesh goes down in final once again

ORLANDO: Early breaks pegging him back in both the sets, Prajnesh Gunneswaran ended runner-up at the Orlando Open, losing the summit clash of the ATP Challenger event to American Brandon Nakashima, on Sunday. The Indian lost 3-6, 4-6. It is Prajnesh's second straight runner-up finish.

Bengaluru let slip two-goal advantage

EXPRESS NEWS SERVICE

IN the lead-up to the Bengaluru FC versus FC Goa clash on Sunday, there was a lot of talk on how the former had been utterly dominant in their head-to-head contests. After their entry into the Indian Super League (ISL) in 2017-18, the Blues had emerged victorious five times. Goa, fielding a new-look team, were keen to change that record and herald a new era under Juan Ferrando.

To begin with, it looked like the Gaurs would not be able to break that jinx. Goa were 0-2 down with 33 minutes left to play at Fatorda Stadium. But their players never gave up and new signing Igor Angulo, who impressed throughout the contest with his clever and pacey runs, scored two goals in about three minutes to help his team snatch a 2-2 draw. Bengaluru will be disappointed to let the game slip. Cleiton Silva and Juanan were the scorers for Carles Cuadrat's men. In the later stages of the game, both teams created chances, but neither could find that goal which would fetch them three points.

Igor Angulo (left) scored two big goals for FC Goa | SPORTZPICS

Initially, both coaches came up with interesting starting XIs, with key midfielders missing. If Dimas Delgado warmed the bench for Bengaluru, Brandon Fernandes did not find a spot in the Goa line-up. The latter was introduced in the 65th minute and his inclusion worked wonders. Dimas came on after the 72nd minute.

Goa were a different unit after Fernandes walked in. They were able to penetrate and pose a threat, with him being the main man. He played an important role in the comeback, getting involved in the build-up in the final third for both goals.

Before those two goals, Goa might have dominated possession, but Bengaluru looked more dangerous with the ball on their feet. In the first half, they posed some serious questions to the Goa defence. That pressure paid dividends with Silva scoring the first goal in the 27th minute and Juanan in the 57th, but Angulo spoiled the Bengaluru party when they were getting ready for it.

Hyderabad, Odisha seek good start

EXPRESS NEWS SERVICE

AFTER making major overhauls to their squads, Odisha FC and Hyderabad FC would look to start their campaign on a positive note as they go up against each other. While Hyderabad had finished with the wooden spoon last season, Odisha failed to qualify for the play-offs after an indifferent campaign.

However, veteran coach Stuart Baxter, who took over from Josep Gombau as the head coach of Odisha FC ahead of the new season put things into perspective. "History doesn't really help anybody. We have got two games against them. They got new players, we have got new players. There are a lot of things changed, so we'll approach this game based on not what could have been or what maybe," said the Englishman.

As far as Baxter's side are concerned, they have made some significant additions to the squad. The biggest of them being the arrival of former Newcastle United defender Steven Taylor. They also managed to bring in Brazilian Marcelinho, who was playing for Hyderabad last season.

While there is a lot of excitement surrounding Taylor and the Brazilian attacker Diego Mauricio, who played against Brazilian superstars like Neymar and Ronaldinho, their coach wants to endorse a collective approach.

Meanwhile, all eyes will be on Taylor who was appointed the captain and the Englishman is ready to lead from the front.

For Hyderabad, the lead up to the competition has been far from straightforward. They had to let go of veteran coach Albert Roca, who was lured away by La Liga giants Barcelona.

Hyderabad went on to appoint Manuel Roca as their new head coach and the club also made some important progress off the field by tying up with German Bundesliga club Borussia Dortmund. On the field, the likes of Aridane Santana and Lluis Sastre are expected to play a crucial role for them.

Live on Star Sports 1 @ 7.30 pm on Monday | Full story: newindianexpress.com

BANGALORE WATER SUPPLY AND SEWERAGE BOARD

INVITATION FOR TENDER (Only through e-Procurement portal)

BWSSB invites TENDERS from registered agencies for the following works

Office of the Chief Engineer (Design), 9th Floor, Cavery Bhavan, K.G. Road, Bangalore - 09

Sl. No.	Division	IFT Number	Amount put to tender / EMD (in Rs.)	Last date & time for Submission of Tender	Date & time for Opening of Tender
1	DC & BVM	BWSSB/EE(DC & BVM)D/PB/ BVM/626/2020-21, Dt: 17.11.2020	39.99 Lakhs / 79,989/-	08.12.2020 upto 04.00 pm	10.12.2020 at 12.00 pm
2	DC & BVM	BWSSB/EE(DC & BVM)D/PB/ BVM/622/2020-21, Dt: 17.11.2020 (Reserve for SC Category)	43.66 Lakhs / 43,656/-	08.12.2020 upto 04.00 pm	10.12.2020 at 12.00 pm
3	DC & BVM	BWSSB/EE(DC & BVM)D/PB/ BVM/628/2020-21, Dt: 17.11.2020	39.99 Lakhs / 79,989/-	08.12.2020 upto 04.00 pm	10.12.2020 at 12.00 pm
4	DC & BVM	BWSSB/EE(DC & BVM)D/PB/ BVM/620/2020-21, Dt: 17.11.2020 (Reserve for SC Category)	43,65,554/- / 43,656/-	08.12.2020 upto 04.00 pm	10.12.2020 at 12.00 pm

Sd/- Executive Engineer (DC & BVM)

Office of the Chief Engineer (East), 7th Floor, Cavery Bhavan, K.G. Road, Bangalore - 09

5	South	BWSSB/EE S/JE/1902/2020-21 Dt: 10.11.2020	45,62,166/- / 91,300/-	30.11.2020 upto 04.00 pm	02.12.2020 after 04.30 pm

Sd/- Executive Engineer (South)

Office of the Chief Administrative Officer-cum-Secretary, 1st Floor, Cavery Bhavan, K.G. Road, Bangalore - 09

6	CAO-S	BWSSB/CAO-S/PRO-48/494/2020-21 Dt: 19.11.2020	3,38,800/- / 8,500/-	02.12.2020 upto 04.00 pm	04.12.2020 after 11.00 am

Sd/- Chief Administrative Officer-cum-Secretary

Office of the Chief Engineer (WWM), 5th Floor, Cavery Bhavan, K.G. Road, Bangalore - 09

7	STP - A.Valley	BWSSB/ESATE/TO/393/2020-21 Dt: 10.11.2020 (Reserve for ST Category)	28,37,900/- / 28,500/-	01.12.2020 upto 05.30 pm	04.12.2020 after 11.00 am

Sd/- Executive Engineer (STP- A.Valley)

The details regarding the tender and participation in the e-Procurement portal process can be obtained by loging on to **https://eproc.karrnataka.gov.in** For further details contact the under signed office during working hours.

DIPR/DDU/YC/1749/2020-21

STAY PROTECTED FROM COVID-19, NO CARELESSNESS UNTIL THERE IS A CURE.

Wear Mask | 6 Feet Follow Physical Distancing | Maintain Hand Hygiene

Government of Karnataka

Revenue Department

Atalji Janasnehi Directorate, Revenue Survey Office Building, K. R. Circle, Bangalore – 560 001

No: AJSD/TENDER/ADM-26/2020-21 **Dated: 20.11.2020**

e-TENDER NOTIFICATION

Tenders are invited from reputed firms for **procurement of Manpower Agency for Data Entry Operators, Drivers & Group-D to Atalji Janasnehi Directorate.**

The tender documents and related information can be obtained from e-Procurement portal – **https://www.eproc.karnataka.gov.in** from **23.11.2020 to 17.12.2020**.

Sd/-
Director,
Atalji Janasnehi Directorate

DIPR/DDU/Zen/RO-1773/2020-21

HAVE SYMPTOMS OF COVID-19? CALL APTHAMITRA ON 14410

Wear Mask | 6 Feet Follow Physical Distancing | Maintain Hand Hygiene

Public Works Department

Executive Engineer PWD Division, Chikkodi

Ph.: 08338-273859, E-mail: eepwdckd@gmail.com

No.: PWD/CDK DIV/AE-1/TENDER/2020-21/4466 Date: 20.11.2020

Time Extension / Corrigendum e-Tender Notification

Short term e-tender notification No. PWD/CKD DIV/AE-1/ TENDER/2020-21/4407, Dated 17.11.2020 was called, in this Notification time extension is made for the works in Sl. No. 7 is as below.

Calendar of event for the works at Sl. No. 7:

1) Pre-bid meeting date: **25.11.2020** at **11:30 AM** at the O/o. the undersigned. **(2)** Last date for queries & clarifications: **27.11.2020** up to **5:30 PM. (3)** Last date for receipt of Bids: **30.11.2020** up to **5:00 PM. (4)** Date of Opening of Technicabl bids (Two Cover System): **02.12.2020** at **4:30 PM. (5)** Date of opening of Financial bids (Two Cover System): **"after approval of Technical bids".**

Sd/-
Exeutive Engineer,
PWD Division, Chikkodi

DIPR/BGM/851/AAA/2020-21

STAY PROTECTED FROM COVID-19, NO CARELESSNESS UNTIL THERE IS A CURE.

Wear Mask | 6 Feet Follow Physical Distancing | Maintain Hand Hygiene

Government of Karnataka

OFFICE OF THE EXECUTIVE ENGINEER, RURAL WATER SUPPLY & SANITATION DIVISION, RAICHUR.

e-mail:eerdswd.rcr@gmail.com

No.EE/RWS&SD/RCR /TS/ECF/TENDER/2020-21/1148 Date:18.11.2020

SHORT TERM E-PROCUREMENT TENDER NOTIFICATION

The Executive Engineer, RWS & Sanitation Division, Raichur invites on behalf of Governor of Governement of Karnataka the tender from Eligible Registered bidders for Hiring and Empanelment of Third-Party Inspection Agency Under Jal Jeevan Mission for Rural Drinking Water Works (In-village Distribution Works) and Chartered Accountant for Concurrent Audit of Drinking Water Schemes for RDW&SD, Raichur Division, Raichur District in two Cover system through e-portal cell as per the Schedule given below.

1) Uploading of blank Tender documents in the E-Portal Website:**18.11.2020,** 2) Last date for receiving requisition for blank Tender documents & Receipt of completed tender documents through E-Portal : **05-12-2020 upto 17.30 Hours,** 3) Pre-bid Meeting : **26-11-2020 at 11.00 AM.** Office of The Chief Engineer, RWS& S Department K.H.B Complex Bangalore. Or Via Video Conference Whose Credentials will be shared if any interested Organisation mails & request to cerws14@gmail.com, 4) Date and Time of Technical bid Opening : **07-12-2020 @ 18.00 PM** at Office of The Executive Engineer, RWS& S Division, Raichur, 5) Date of Financial bid Opening: **12-12-2020** at Office of The Executive Engineer, RWS& S Division, Raichur.

This " Item Rate Tender on Turnkey Basis" On Least Cost Method (LCS) as per Standard bid Documents is only through E-Procurement in order to enhance the transparency in the tendering process and hence there will be no physical form of tender.

1) Name of the work : Hiring and Empanelment of Third-Party Inspection Agency Under Jal Jeevan Mission for Rural Drinking Water Works (In-village Distribution Works) and Chartered Accountant for Concurrent Audit of Drinking Water Schemes for RDW&SD, Raichur Division, Raichur District.

1) Tender No. : (RDWSSD/JJM-TPIA/RCR/2020-21), 2) EMD In Rs.: 1,00,000/-, 3) Cost of Tender form in Rs. : As per E-Portal, 4) Contract Period : 1 Year, 5) Registration : The firm/ agency must have registered under Companies Registration Act or Societies Act. And The Chartered Accountant (Firm) shall have valid registration with ICAI/ICWA and should have empanelled with C&AG. The registration certificates shall be submitted (both firm and CA registration certificates).

The blank tender documents can be obtained through web site **http://eproc.karnataka.gov.in**

Sd/- Executive Engineer,
R.W.S &S Division, Raichur.

DIP/Raichur/422/MC&A/2020-21

Your Guide to Spicy Living

INDULGE Every Friday with THE NEW INDIAN EXPRESS

The US space agency along with the European Space Agency (ESA) has successfully launched a satellite to monitor rising global sea level. The joint US-European satellite built to monitor global sea levels lifted off on a SpaceX Falcon 9 rocket from Space Launch Complex 4E at Vandenberg Air Force Base in California late on Saturday.

Can gene editing be an alternative to chemo?

Lipid nanoparticle-based delivery system targets malignant cells and knocks them down by genetic manipulation

HEALTH

LONDON: A team of Israeli scientists has successfully demonstrated that a CRISPR/Cas9 system is effective in treating metastatic cancers, a significant step on the way to finding a cure for cancer.

The researchers developed a novel lipid nanoparticle-based delivery system that specifically targets cancer cells and destroys them by genetic manipulation.

The system, called CRISPR-LNPs, carries a genetic messenger (messenger RNA), which encodes for the CRISPR enzyme Cas9 that acts as molecular scissors that cut the cells' DNA.

The study published in the journal *Science Advances*, uses genome editing technology currently being used only for rare diseases and only on cells that are removed from the body.

"This is the first study in the world to prove that the CRISPR genome editing system can be used to treat cancer effectively in a living animal," said Dan Peer, cancer expert from Tel Aviv University.

"It must be emphasised that this is not chemotherapy. There are no side effects, and a cancer cell treated in this way will never become active again. The molecular scissors of Cas9 cut the cancer cell's DNA, thereby neutralizing it and permanently preventing replication," Peer added.

To examine the feasibility of using the technology to treat cancer, Peer and his team chose two of the deadliest cancers: glioblastoma and metastatic ovarian cancer.

When we first spoke of treatments with messenger RNA twelve years ago, people thought it was science fiction. I believe that in the near future, we will see many personalised treatments based on genetic messengers — for cancer and various genetic diseases

Dan Peer, Tel Aviv University

Glioblastoma is the most aggressive type of brain cancer, with a life expectancy of 15 months after diagnosis and a five-year survival rate of only 3 per cent. Researchers demonstrated that a single treatment with CRISPR-LNPs doubled the average life expectancy of mice with glioblastoma tumors, improving their overall survival rate by about 30 per cent.

Ovarian cancer is a major cause of death among women, with most patients diagnosed at an advanced stage of the disease when metastases have already spread throughout the body. Despite progress in recent years, only a third of the patients survive. Treatment with CRISPR-LNPs in a metastatic ovarian cancer mice model increased their overall survival rate by 80 per cent.

"The CRISPR genome editing technology, capable of identifying and altering any genetic segment, has revolutionised our ability to disrupt, repair or even replace genes in a personalized manner," said Peer.

"Despite its extensive use in research, clinical implementation is still in its infancy because an effective delivery system is needed to safely and accurately deliver the CRISPR to its target cells. The delivery system we developed targets the DNA responsible for the cancer cells' survival. This is an innovative treatment for aggressive cancers that have no effective treatments today."

FACT OF THE MATTER

Australian killed by shark

WILDLIFE

A man died Sunday after being attacked by a shark in Western Australia state, the eighth fatality in the country this year. Police were called to Cable Beach, a popular tourist spot on Australia's Indian Ocean coast, at about 8:40 am. The 55-year-old man was pulled from the water with serious injuries and treated by police before paramedics arrived. He died at the scene, police said. Police said later that they shot at the shark, which lingered close to the shore, for almost half an hour after the attack. The man suffered injuries to his leg and hand.

Big Apple's giant rats

PESTS

Rats as big as bunnies are roaming the streets of New York in broad daylight that have made the city residents on the US' east coast to come to terms with a surging rodent population, according to a report in the *New York Post*. Social media has been flooded with images of rats overtaking the city. Residents have taken to spraying a cocktail of cinnamon and mint oils and water to ward off the gargantuan rodents. Residents are continuously complaining, with 12,632 hotline complaints in 2020, a third more than the 9,042 in 2019, the report added.

Antibody drug given to Trump for Covid-19 gets FDA's approval

MEDICINE

WASHINGTON: US health officials on Saturday agreed to allow emergency use of a second antibody drug to help the immune system fight Covid-19, an experimental medicine that US President Donald Trump was given when he was sickened last month.

The Food and Drug Administration (FDA) authorised use of the Regeneron Pharmaceuticals Inc. drug to try to prevent hospitalisation and worsening disease from developing in patients with mild-to-moderate symptoms.

The drug is given as a one-time treatment through an IV. The FDA allowed its use in adults and children 12 and over who weigh at least 88 pounds (40 kilogrammes) and who are at high risk of severe illness from Covid-19 because of age or certain other medical conditions.

Emergency authorisation allows use of the drug to start while studies are continuing to establish safety and effectiveness. Early results suggest the drug may reduce Covid-19-related hospitalisation or emergency room visits in patients at high risk for disease progression, the FDA said.

Regeneron said that initial doses will be made available to roughly 3,00,000 patients through a federal government allocation programme.

Those patients will not be charged for the drug but may have to pay part of the cost of giving the IV. Initial supplies will likely be vastly outstripped by demand as the US has surged past 12 million reported cases, with the country facing what health experts say will be a dark winter due to uncontrolled spread of the virus. There's no way to know whether the Regeneron drug helped Trump; he received a host of treatments and most Covid-19 patients recover on their own.

FDA's emergency authorisation functions like a temporary approval for the duration of the pandemic. To win full approval, Regeneron will have to submit additional research to fully define the drug's safety and benefit for patients.

SANTA'S GIFTS

A diver dressed as a Santa Claus feeds fish in an aquarium at the Hakkeijima Sea Paradise in Japan on Sunday | AFP

Rhodes scholars chosen virtually

ACADEMICS

The US Rhodes Scholars for 2021 were elected virtually this year for the first time as the coronavirus pandemic swept across the globe. The Rhodes Trust announced the 32 winners on Sunday, which include 22 students of colour. Ten are Black, which ties the record for the most Black students elected in a single year. The winners were chosen from a pool of more than 2,300 applicants — of which 953 were endorsed by 288 different colleges and universities to study at Oxford University in England. Sixteen committees invited the strongest applicants to interview virtually. The committees then met virtually to make their selection of two students from each district. The group includes a student from Southern Connecticut State University and a student from the University of California, Santa Cruz; the first time either university has been represented.

Remains of a man and his slave killed at Pompeii recovered

ARCHAEOLOGY

POMPEII: The remains of two victims of the eruption of Mount Vesuvius almost 2,000 years ago have been unearthed at a grand villa on the fringes of Pompeii, officials at the archaeological site said.

"Two skeletons of individuals caught in the fury of the eruption have been found," the officials at the Italian site near Naples said on Saturday.

The researchers believe the figures are those of a young slave and a richer older man, around 40 and presumed to be his owner, based on the vestiges of clothing and their physical appearance.

The ruined city of Pompeii

was submerged in ash after the eruption of Vesuvius in 79 CE. After the latest human remains were uncovered, the bones were analysed and then plaster was poured in, creating a plaster cast which shows the shapes of the bodies of the two victims, in a supine position, where they fell.

The two skeletons were found around 700 metres northwest of Pompeii, at a villa overlooking the Bay of Naples where previously a stable and the remains of three harnessed horses had been found.

The two bodies were found in a side room of the "cryptoporticus" a corridor below the villa where the could have gone to seek shelter.

BUSINESS & ENTERPRISE

EXPRESS CONNECTS

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MONDAY

DAY'S DIARY

First jukebox

One of the earliest forms of a jukebox was installed in Palais Royale Saloon, San Francisco on this day in 1889. Known as nickel-in-the-slot machine, they raked in a lot of money

PLAYING MUSIC

The word 'jukebox' seems to have originated only after the 1930s. It is a semi-automated music-playing device that played music selected by a person from the self-contained media

THE MACHINE

Businessmen Louis Glass and William S Arnold remodelled the phonograph for this. Their new device could play songs from a wax cylinder phonograph, but only if a nickel was put in

PATENT

Hobart C Niblack patented an apparatus in 1918, leading to one of the first selective jukeboxes being introduced in 1927 by the Automated Musical Instrument Company

'Veeram will get me back to doing a film like Gelaya'

PG 4

SKY IS THE LIMIT

A still from the film

From being an Army man to an entrepreneur, Captain Gopinath speaks about his life and the events that inspired the latest Suriya-starrer, *Soorarai Pottru*

● **Monika Monalisa**

Captain Gopinath's phone has not stopped buzzing with congratulatory messages ever since the release of Tamil movie *Soorarai Pottru*, which is based on his life and stars actor Suriya in the lead role. However, he still finds the fame awkward. While Gopinath is quite happy with the way the movie has turned out, he tells *CE* that Girish Karnad was the first person to convince him that his journey should be made into a movie. "After reading my book *Simply Fly: A Deccan Odyssey*, he told me, 'Captain, you have village, army, politics, helicopter, airplane... your story is so visually fascinating. It should be made into a movie', but I was shy. He later told my wife Bharghavi too that if I am ready to give the rights, he is ready to wear the greasepaint," laughs Gopinath, as he recalls the conversation that took place in 2017, two years before Karnad passed away.

Even when the film's director Sudha Kongara approached him to get the rights of his book for a movie, Gopinath was still not sure. It was when Guneet Monga, the co-producer of the movie, who has critically acclaimed movies like *Gangs of Wasseypur, The Lunchbox, Masaan, Period. End of Sentence* to his credit, reached out that something changed in Gopinath. "Guneet Monga said the story held a special place for her because the first flight she ever took was Air Deccan.

Girish Karnad once told me, 'Captain, you have village, army, politics, helicopter, airplane... your story is so visually fascinating. It should be made into a movie' but I was shy
—Captain Gopinath

Then I researched her work and felt it would be good to give the rights of the movie," says Gopinath, who was well aware that the makers would take creative liberty. "My concern was that the message should not be lost. While there is masala, there is also meat beneath it. I am happy the message is loud and clear in the film," emphases the 68-year-old, who shuttles between Bengaluru and his village Gorur in Hassan district, and remains busy with "writing, and mentoring inspiring entrepreneurs".

Gopinath was also all praises for the makers for portraying the female lead as a "strong support than a subordinate". He says it was important to show the female lead playing his wife's character as someone who had her own dream. "When there is a success story, there is usually a team behind it. My wife is that support for me," adds Gopinath, whose wife still runs her bakery, Bun World Iyenger Bakery, which currently has four branches in Bengaluru, the oldest being the one in Malleswaram that was opened 25 years ago. Talking about the scene in which Nedumaaran Rajangam (played by Suriya) asks Bommi (the wife, played by Aparna Balamurali) for financial help, Gopinath says no such thing happened in real life. "It was like a metaphor. Though I never asked for any financial help, she was my strongest support," says Gopinath.

Thinking of a low-cost airline at a time when flying was still a luxury, he admits, was an audacious step. "One day, I was driving to my village and I came across a computer training centre, which was a new thing. It seemed like a new country, one with hungry consumers, where people had refrigerators and other electronic items displayed in their living rooms," he says. "It's not always hard work and perseverance that brings success, it's also optimism. It is important that you wake up and believe that things will work out."

New book brings a collection of letters penned by eminent personalities to their mothers

Mum's the word

EXCERPTS

Prime Minister Narendra Modi: "Mother is the ever-flourishing spring of inspiration and our strength to overcome all the challenges."

Sharmila Tagore: "I have taken you for granted. I never told you how much I appreciated your cooking (and) your talent with jokes."

Arshad Warsi: "The first thing I need to do, in fact every son and daughter needs to do, is apologise for not being able to match up to the unconditional love mothers have for their children."

Shonali Bose: "All of my films -- *Amu, Margarita with a Straw, The Sky is Pink* -- have been about the mother-daughter relationship and death. That's because you were so central to my life till your shocking death when I was 21."

Mohini Kent

● **Vidya Iyengar**

Billionaires, spiritual gurus, members of the British House of Lords, political leaders, members of royal families, actors, entrepreneurs, doctors... Their one common link is their rapport with their mother. In *Dear Mama*, which was released recently by Cherie Blair, British barrister, writer and wife of former UK Prime Minister Tony Blair, they open up and share some personal letters have been written to their mothers. The book by Mohini Kent also includes excerpts by Bengaluru-based Biocon CMD Kiran Mazumdar-Shaw. The 155-page book, published by Mothers Ink Publishers in London, includes 150 one-page letters from prominent personalities from across the world.

The online launch, which was organised by Prabha Khaitan Foundation, Kolkata, saw Blair sharing stories about her mother. "When I was called to the Bar in 1976, you were the only parent entitled to be part of my achievement. I wanted you to be acknowledged," she said.

For Mazumdar-Shaw, the independent streak of her mother (Yamini Mazumdar) has been her inspiration, she shares in the book. "Not many daughters can boast of the fact that their mother is a successful entrepreneur at the age of 87. This fiery independent streak is what I have inherited from you. You have been a pillar of great strength and inspiration to me," she says.

Photographer Raghu Rai recalls how his mother kept the family together during the Partition. "When the Partition took place, I was just five. Little did I understand what it meant for my mother to look after ten children without any help. My mother wove a magic thread to keep a large family happy and united at low cost." Similar is track and field athlete Milkha Singh's memory. "Our home was in Multan. Then we heard India was going to be partitioned. A Muslim mob came for us with their guns. Father shouted: 'Bhaag Milkha! Don't look back!' When it was quiet, I went back, but they had killed you, everyone. My last memory of you is lying on your body and weeping."

"*Dear Mama* is a stupendous collection of letters to one's mother and which evokes deep feelings of love, emotion, compassion and inspiration. The formal launch was slated for March 2020 at an event in London but it had to be postponed due to the Covid pandemic. It was a touching experience for me to write a letter to my late mother for the book," said Sundeep Bhutoria, trustee, Prabha Khaitan Foundation.

Cherie Blair

Not many daughters can boast of the fact that their mother is a successful entrepreneur at the age of 87. This fiery independent streak is what I have inherited
—Kiran Mazumdar-Shaw

With a note of positivity

Singer Aabha Hanjura's new song is a well-timed reminder of paying attention to the good in the world

Aabha Hanjura

● **Monika Monalisa**

Most of us could use a dose of positivity and optimism right now, and so Aabha Hanjura's new single couldn't be more well-timed. Titled *Khoobsurat*, it has a mix of Sufi music with rock, along with a blend of Hindi and Kashmiri lyrics as it describes the beauty of the Valley. Having done this in her previous songs too, Hanjura unapologetically says, "The idea is to show how beautiful the world is but whenever I close my eyes for inspiration, I can't help but think of Kashmir."

Calling herself a "die-hard optimist", Hanjura says the song has all the elements that she uses to lead her life. "Through this song, I wanted people to focus on the beauty and the good in the world, rather than just the negativity," says the singer, adding that it makes for a perfect road trip song. "I usually don't listen to my songs much but earlier this month, when I was driving to Kodagu for my birthday, my husband started playing it and it was on loop. Even I started getting comfortable with the song," she adds.

Hanjura credits her song's addictive nature to her team of musicians. Produced by Hriday Goswami, the song features tabla artist Biplab Bhattacharya, guitar string and banjo by Tony Das from popular rock band Peepal Tree, and Bharath Kashyap from Cinema of Excess on the acoustic guitar. Ask Hanjura what makes the song different from *Roshewalla* and *Nundbane*, which were released in July, and she says while the other two were also an 'ode to Kashmir', they were in Kashmiri. *Khoobsurat*, on the other hand features Hindi and Kashmiri poetry, making it her first bilingual song.

For visuals, she has used animation and a lyrical video. "I was nervous because I felt people were used to having me in the video. I was not sure if they would connect through lyrical videos. But since I was pushing so many boundaries, I thought why not try this too," says Hanjura.

Throwback gem

Can you guess who the little cutie is? Radhika Pandit posted a picture of herself with her grandma. She said, "Found this pic of my beautiful Grandma while browsing! Not a very clear pic, but couldnt help sharing! She was my favourite I am sure many of u are still closest to your grandparents! They are the best aren't they!! P.S : That baby in the pic is me by the way". The picture sure reminds everyone of Radhika's adorable munchkin Yatharv.

MAKING A WAVE

Who's a Bengalurean?

During the brainstorming for logo designs, one question popped up. Who is from Bengaluru? Is it the migrant labourer who comes here for a better life? A techie whose job is synonymous with Bengaluru's tech city tag? Or someone brought up on its land? This resulted in them choosing a slender loris for their logo, native to the city but threatened now. Explains BSF coordinator Manasi Pingle, "Lorises live in tree canopies and don't come down on the ground. They need continuous tree cover to survive. So, their future is tied deeply to Bengaluru's sustainable future, hence making it a perfect mascot for the podcast." The loris on the logo has a name too – finalised after a social media poll. "The most widely chosen name was Subbu, which is short for sustainable Bengaluru," she adds.

A new interactive podcast will take a deep dive into topics like urban planning, food production and employment opportunities in Bengaluru, as it explores sustainability through the prism of the city

Sustainability and the city

● **Simran Ahuja**

Is Bengaluru a good place to work? Where does the city's food come from? Is its future sustainable? These are just a few questions that a new podcast by Bengaluru Sustainability Forum (BSF) aims to explore. Called the Ooru Podcast, it is their first audio series, and looks at sustainability through the city's lens. "There are so many stories that people don't know about. When we were thinking of which format to consider for this, we knew a webinar would be too short-lived. But a well-produced podcast can be revisited by someone years later too, and through it, they can get a glimpse of what Bengaluru was like," says BSF coordinator Dr Lena Robra. The five-part series will be released in January 2021 and will be available on Spotify, Apple Podcasts and Google Podcasts.

Bengaluru has earned itself many titles – Garden City, IT City, and lately, the city that will soon run out of water. But this podcast, assures Robra, is not all about doom and gloom. "We want to use it to inspire people and tell them about the work being done, and how there is hope for our future," she adds. Since the podcast is Bengaluru-specific, the BSF team reached out to a city-based podcast production company, Vaaka Media, for collaboration. The episodes will cover different themes like working in the city, its outdoors, urban planning, food production and sustainability in its future. The creators hope to deconstruct larger issues, by breaking them down into more conversational topics. "For example, if you ask a resident their thoughts on urban mobility, they are likely to say they have none. If you instead bring up the bus corridors, they will tell you what they think about it," explains Radhika Viswanathan, who along with Samyuktha Varma, Menaka Raman and Erwick d'Souza forms the team at Vaaka Media.

The 20-30 minutes long episode will also feature stakeholders and experts from fields like economics, urban planning, food production, and water and sanitisation. While podcasts are known for their lean-back, passive listening experience, the team thought of making it more interactive by including citizen contribution. Stories of sustainability can be sent to them, either in written form or through voice notes, at team@vaaka.in. "We also plan to include more voices by the city's youth. They tend to be less cynical and will, after all, inherit Bengaluru's sustainable future," says Varma.

Radhika Viswanathan (left) and Samyuktha Varma

There are so many stories people don't know about. We want to use the podcast to inspire people and tell them about the work being done in sustainability, and how there is hope for our future
—**Dr Lena Robra,** coordinator, BSF

CITY READ

Bank celebrates Founder's Day

Canara Bank celebrated its 115th Founder's Day recently, while maintaining the Covid safety measures at Canara Bank's head office, on J C Road, Bengaluru. This was in memory of its founder, late Ammembal Subba Rao Pai. Various wings such as retail asset, digital banking and MSME presented their products and services. The event was followed by an interaction with select customers. Canara Bank's various CSR activities carried out by each of its 24 circles was also highlighted on the occasion.

LAST OF THE AMERICAN STORY

Reebok and Pyer Moss drops the final offering from Collection 3. This final offering marks the last chapter in the "American, Also" story. "American, Also" told across Collection 1, 2 and 3 – over the past three years – encourages dialogue and gives voice to stories historically erased and distorted. The collection is priced from ₹5,999. **Available at** select retail stores

CULINARY POP-UP

Curated by Chef Gagandeep Singh Sawhney, this special menu will feature ancestral recipes that have been passed down to him by his grandmother from a bygone era. **When:** Till Nov. 29 **Where:** Saffron at Shangri-La Hotel, Bengaluru

GREEN DOT MENU

Smoke House Deli has curated a collection of new vegetarian specials, like Fresh Burrata and Caramelised Peach Salad, Green Apple and Pear Salad, and Crispy Tofu with Orange Marmalade. **When:** Till Nov. 26 **Where:** Smoke House Deli, Lavelle Road and Indiranagar

EUROPEAN FILM FEST

The ongoing 25th edition of the European Union Film Festival in India extends its offerings as it presents a specially-curated line-up of events in addition to the 42 films that are available to watch through November. The side events will bring together over a dozen unique speakers from Europe and India, through sessions focused on the different facets of filmmaking. The festival will also organise a conversation on climate change. **For details, visit:** euffindia.com

Bacardi Nh7 Weekender will go digital this year, on Dec. 5 and 6. Tickets available on insider.in

Self care

An online workshop conducted by Sadhguru, Indian Engineering Online is a programme for self-transformation in seven sessions, providing education in meditation and self-care. It will be held till December 6. **For details, visit:** bookmyshow.com

Gamers' delight

Ubisoft and Reebok release their first collaborative capsule collection, celebrating the highly anticipated launch of Assassin's Creed® Valhalla, the next installment in the Assassin's Creed Franchise. The bespoke collection is headlined by three footwear styles in exclusive colorways inspired by the northern lights –Zig Kinetica, Club C Revenge, and Classic Leather Legacy. Priced from ₹6,599 onwards. **Available at:** shop4reebok.com

Mindfulness workshop

Take part in this 4-week long course on mindfulness, by Dr. Saroj Dubey, a gastroenterologist and mindfulness practitioner. Learn about mindful eating, listening, dealing with stress and anxiety, thoughts and emotions. **When:** Nov. 28 - Dec. 19 **Where:** Check Insider.in for tickets

Automobile Art Festival

The Cartist Festival 2020, which brings together automobile and art communities in India, will convene artists, designers, automobile experts, students from multiple institutes, aesthetes, and general public on a common platform to share and discuss art, inspirations, and others on November 27. **For details, visit:** bookmyshow.com

Holiday collection

The Yellow Dwelling has introduced home decor products inspired by the American holiday of Thanksgiving. Shop for placemats, napkins, throws, cushion covers inspired by the fall season and colours. Shipping across India. Prices start at ₹430. **For details, visit:** theyellowdwelling.com

New in the health foods aisle

Wellfield Foods Pvt Ltd., a Pune based FMCG player has announced the launch of 2 immunity boosting products – Divya Kawach and Pahadi Kahwa under its brand EcoValley to strengthen its position in the healthy foods and immunity-boosting segment. This has been developed based on traditional Indian recipes. Both the products act as immunity boosters and help build strong defense against respiratory illness triggered by viruses and other agents of flu. **Available on:** Amazon.in

Sunday brunch

Satiate your cravings and end your weekend with a brunch menu that includes a variety of salads and main course dishes and a cold bar. **When:** Every Sunday **Where:** Lush, Renaissance Bengaluru Race Course Hotel

Comedy night

Get ready for a laughter riot with actor-comedian Vir Das who will be performing live at an open air socially distanced show. **Where:** Forum Shantiniketan Mall, Whitefield **When:** Dec 4 - 6

QUICK FIX

What's cooking

IN YOUR KITCHEN?
We are hungry for recipes with minimum ingredients and maximum flavours. Share your quick-fix with us, along with step-by-step photos, at cityexpresschn@gmail.com.

BHUGAL CHICKEN

INGREDIENTS

- **Chicken:** 500 g ■ **Curd:** 1 tbsp
- **Onion:** 3 ■ **Tomato:** 1, large
- **Ginger-garlic paste:** 1 tsp + 1 tsp
- **Coriander powder:** 1 tsp+ 1 tsp
- **Red chilli powder:** 1 tsp + 1 tsp
- **Turmeric powder:** 1/4 tsp
- **Garam masala:** 1/4 tsp + 1/4 tsp
- **Salt** as per taste

METHOD

- Marinate chicken with dry masalas and 1 tbsp curd.
- In a cooker, shallow fry onions till dark brown. Add ginger garlic paste, sauté. Then add tomatoes saute, add salt.
- Add chicken, masalas, adding water at intervals till the gravy is mushy. Pressure cook and simmer for 5 minutes. Bring to room temperature and serve.

– Rashmi Gurnani, Bengaluru

FIT BIT

ARDHA SALABHASANA

(HALF LOCUST POSE)

In Sanskrit, 'ardha' means 'half', 'salabha' means 'locust' and 'asana' means 'pose'. It is a simple backbend asana and the intermediate pose of salabhasana. Regular practise of this asana supports spinal health, stretches the shoulders, improves digestion, promotes blood circulation and reduces excess fat in the thighs, hips and buttocks. Mentally, this alleviates stress, is effective for treating mild depression, and promotes vitality. It stimulates the Muladhara (root) chakra, which is located at the base of the coccyx. Muladhara, which is said to represent the beginning of life, is associated with vitality, stability and promotes balance.

STEPS

- Lie flat on your stomach with your chin on the floor.
- Stretch your chin slightly forward.
- Bring your hands under your thighs, palms facing downwards or hands clenched.
- Keep both the legs straight throughout the practise.
- Breathe in and raise your left leg as high as possible, using the back muscles.
- Keep right leg straight and in contact with the floor
- Ensure that your hips stay on the ground, and the pelvis remains in a neutral position.
- You should be aware of the pressure on the lower back and the lower abdomen.
- Stay in the posture for as long as possible without strain and retaining the breath inside.
- If the final position is held for a longer period, the breathing can be kept normal.
- Finally, exhale while lowering the leg to the starting position.
- You can repeat the same process with the right leg. This completes one round.
- If you are comfortable, you can practise two rounds.
- If the dynamic practise is done, then raise and lower the legs on the inhale-exhale cycle.

BENEFITS

- Helps improve blood circulation.
- Firms thighs, hips and buttocks by dissolving excess fat. Regular practise can help control diabetes.
- Gives relief from constipation.
- Women with ovaries and uterus disorders can benefit from this pose.
- Strengthens the lower back muscles. Gives flexibility to the back muscles and spine.
- Strengthens shoulders and neck muscles.

LIMITATIONS

- If you suffer from back pain, consult a yoga teacher before you start practising this asana.
- If you have stomach ulcer, colitis, hernia or lumbar spondylosis, do not practise this. In case of headaches or cramps in the legs, it is best to avoid this pose.
- Pregnant women should not do this pose.

– by N Elumalai, PhD scholar (Yoga Science) at Meenakshi Academy of Higher Education & Research, Chennai

SOUNDBOARD

GITA FOR THE YOUNG AND RESTLESS
Gita for the Young and Restless is a weekly podcast presented by Jaya Row, a renowned expert on Indian scriptures. She interprets texts meant only to be revered, to that of a living, vibrant prescription for success, happiness and personal growth.
- On Spotify

LESSONS LEARNT WITH THE GREATS
Lessons Learnt with the Greats gets inside the minds of the greatest cricketers the world has ever seen. These amazing insights dive into the technical, mental and fitness side of cricket.
- On Spotify

THE MUSAFIR STORIES - INDIA TRAVEL PODCAST
The Musafir Stories is an audio podcast that documents Indian travel tales. Each episode, we share the journey of travellers in their own words and relive their experience with you, our listeners.
- On Apple Podcasts

TALKING TALES FROM TULIKA
The podcast offers scintillating storytelling, rocking rhythms and singalong songs. Expect stories from across the country in ten themes – in English, Hindi and Tamil – from India's leading multilingual children's publisher.
- On Spotify

FINSHOTS DAILY
From the Indian economy to everyday money-related problems, this daily five-minute podcast explains the most important finance and business happenings in simple words. India focused.
- On Spotify

POPULAR ON YOUTUBE

KING
Raja and his father, who live in Hong Kong, are devastated when an accident leaves the latter on the verge of death. He decides to reunite his father with his grandfather in order to make him happy.
- Cast: Vikram, Sneha, Nassar, Vadivelu

UNNAI NINAITHU
Surya and Nirmala are in love with each other and wish to marry but when she finds a better match in Selvam, she leaves him. Later, Surya fares well in life while Nirmala is cheated by Selvam.
- Cast: Suriya, Sneha, Laila, Ramesh Khanna

APRIL MADHATHIL
Kathir, a youth from a poor family, and Shweta, a rich girl, meet in college and fall in love with each other. However, the two of them do not confess their feelings for each other.
- Cast: Srikanth, Sneha, Gayathri Jayaraman, Devan

AAYUDHAM
Siva, a medical college student, falls in love with his classmate Mahalakshmi. Trouble begins when another man who has been obsessed with her goes to great lengths to separate them.
- Cast: Prashanth, Sneha, Vadivelu, Janagaraj

Scan this QR code to find out how your favourite celebs are coping with the lockdown.

WHAT'S ON TED TALKS

1 TO FUTURE GENERATIONS OF WOMEN, YOU ARE THE ROOTS OF CHANGE BY GLORIA STEINEM
In this talk, activist and author Gloria Steinem urges the future generations of women to advocate for each other in solidarity – and discover the freedom found in companionship and community.

2 A MAGIC MANTRA FOR NURTURING A BLISSFUL LIFE BY JAYASHRI MAATHAA
Srilankan monk Jayashri Maathaa shares a mantra that transformed her life – and the surprising ways gratitude can invite bliss, joy and harmony between yourself and all that surrounds you.

3 INDIA'S HISTORIC OPPORTUNITY TO INDUSTRIALISE USING CLEAN ENERGY BY VARUN SIVARAM
Physicist and author Varun Sivaram proposes a plan for India to achieve three herculean feats, all at the same time – and reimagine its economy with renewable energy at its heart.

4 HOW WORKING COUPLE CAN BEST HELP SUPPORT EACH OTHER BY JENNIFER PETRIGLIERI
Professor and author Jennifer Petriglieri explains how you and your partner can make choices that work for your life together – without sacrificing your individual aspirations.

5 THE RADICAL ACT OF CHOOSING COMMON GROUND BY NISHA ANAND
Justice reform advocate Nisha Anand shares her story of working with her ideological opposite to make history and save lives – and urges us all to widen our circles in order to make progress with purpose.

NOW STREAMING

REGIONAL

FRENCH BIRIYANI (Kannada)
This comedy of errors follows a two-day journey in Bengaluru, featuring auto-driver Asgar and Simon, a representative of a drug company from France.
Cast: Danish Sait, Sal Yusuf
- Where: Amazon Prime

PARCHED (Hindi)
Four women in Gujarat talk about men, sex and life as they struggle with their individual demons.
Cast: Radhika Apte, Surveen Chawla, Leher Khan, Tannishtha Chatterjee, Adil Hussain
- Watch on: Amazon Prime

HEY JUDE (Malayalam)
Jude, a mathematical genius with poor social skills, visits Goa with his parents after the demise of his aunt. There, his life changes completely after he meets Crystal, a moody musician.
Cast: Nivin Pauly, Trisha Krishnan, Aju Varghese, Suraj Venjaramoodu
- Watch on: Amazon Prime

CYCLE (Marathi)
Keshav, an astrologer, deeply values his cycle as it is his most prized possession. However, problems arise when a couple of thieves steal his bicycle.
Cast: Dipti Lele, Hrishikesh Joshi, Priyadarshan Jadhav, Abhijeet Chavan
- Watch on: Netflix

MOLLY AUNTY ROCKS (Malayalam)
Molly returns to being a bank employee in India after spending a long time abroad. However, when she decides to take voluntary retirement, an officer accuses her of committing income tax evasion.
Cast: Revathi, Prithviraj Sukumaran, Lalu Alex, Mamukkoya
- Watch on: Amazon Prime

All the streaming apps can be accessed on smartphones and smart TVs with Internet connection.

SEVEN (Telugu)
Several women claim Karthik as their husband and lodge a missing complaint. However, things take an unusual turn when a man who claims to know him is murdered.
Cast: Tridha Choudhury, Aditi Arya, Anisha Ambrose, Havish
- Watch on: Netflix

PAHUNA (Nepalese)
Three Nepalese children rely on each other for survival after they become separated from their parents while entering India.
Cast: Ishika Gurung, Anmol Limbu, Binod Pradhan
- Watch on: Netflix

FOREIGN

THE PURSUIT OF HAPPYNESS (English)
Chris Gardner takes up an unpaid internship in a brokerage firm after he loses his life's earnings selling a product he invested in. His wife leaves him and he is left with the custody of his son.
Cast: Will Smith, Jaden Smith, Thandie Newton, Brian Howe
- Watch on: Amazon Prime

YOUNG SHELDON (English, series)
Sheldon Cooper, a bona fide genius, has been promoted four grades. Meanwhile, he struggles to fit in with his unintellectual family in Texas.
Cast: Iain Armitage, Jim Parsons, Montana Jordan, Raegan Revord, Zoe Perry
- Watch on: Amazon Prime

CITY OF GOD (Portugese)
In the poverty-stricken favelas of Rio de Janeiro in the 1970s, two young men choose different paths. Rocket is a budding photographer who documents the increasing drug-related violence of his neighborhood. José "Zé" Pequeno is an ambitious drug dealer who uses Rocket and his photos as a way to increase his fame as a turf war erupts with his rival, "Knockout Ned". The film was shot on location in Rio's poorest neighbourhoods.
Cast: Alice Braga, Leandro Firmino, Seu Jorge, Alexandre Rodrigues
- Watch on: Amazon Prime

TRAIN TO BUSAN (Korean)
Seok-woo and his daughter are on a train to Busan on the latter's birthday to see his wife. However, the journey turns into a nightmare when they are trapped amid a zombie outbreak in South Korea.
Cast: Gong Yoo, Yeaon Sang-ho, Ma Dong-seok, Woo-sik Choi
- Watch on: Amazon Prime

SUBSCRIPTION
Amazon Prime: ₹129 per month
Netflix: ₹199 per month

MATCH POINT: COLOURS OF CELEBRATION

THIS CITY FAMILY IS MAKING FUN MEMORIES BY COLOUR-COORDINATING THEIR OUTFITS FOR ALL FESTIVALS

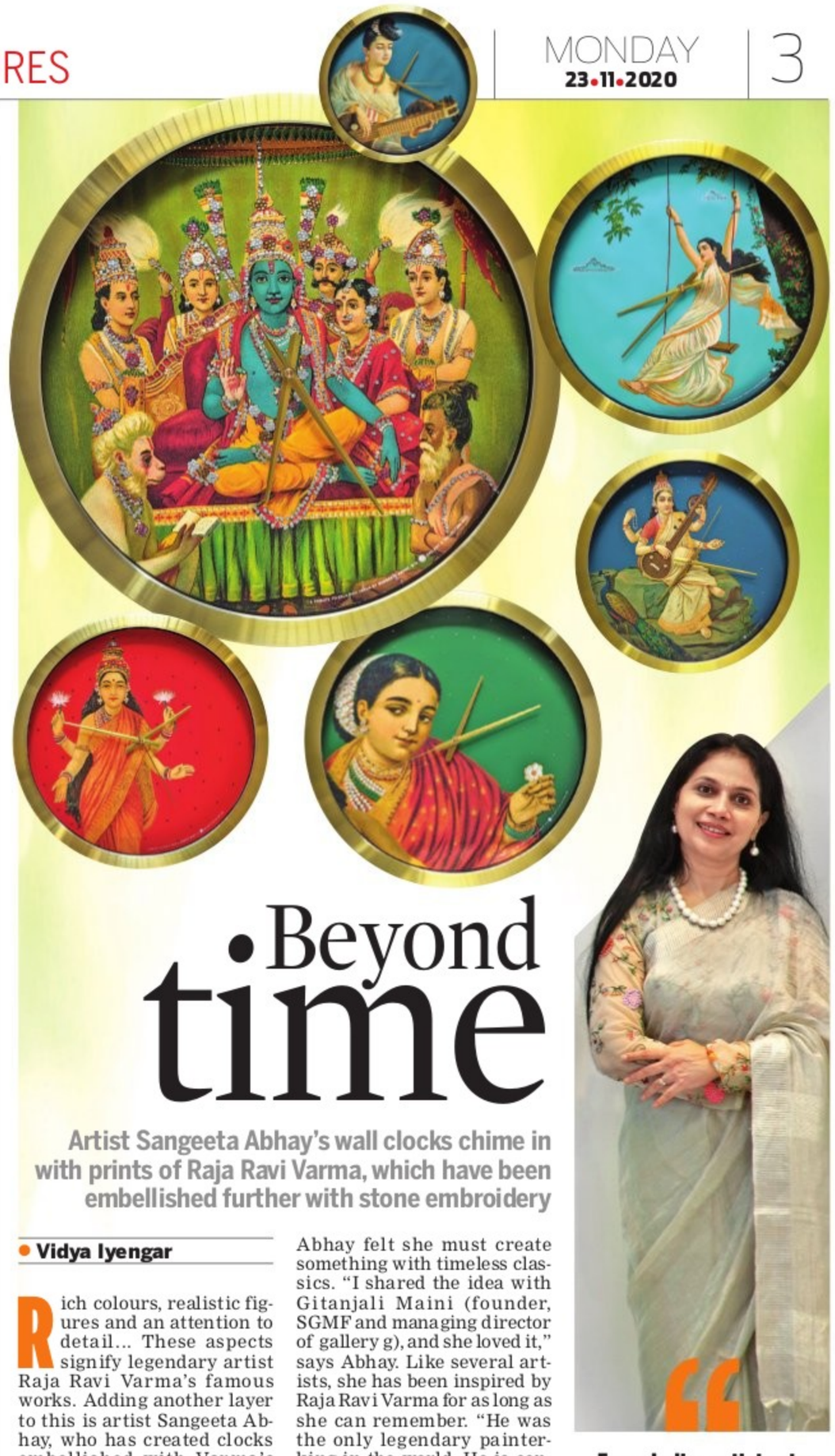
Designer Laxmi Krishna (second from left) and her family dress up in in colour-coordinated outfits

• Monika Monalisa

Everything has been low-key this year, from parties to festivities. But the same has forced people to get creative as they look at new ways of creating memories. Take, for instance, this family in the city, who decided to colour-coordinate their outfits to remember the festivals of 2020. All seven members of designer Laxmi Krishna's family dressed up in purple for Deepavali. "During the lockdown, it was just my husband, son and me. So all our outfits – my saree, my husband's kurta and my son's kurta -- would be made of the same fabric," says Krishna, who initially started this theme with her husband and son but it has now spread to her extended family too. "On Deepavali, I convinced my father, mother, brother and his wife to go with it too. It might sound silly to many, but it was so much fun," adds Krishna.

During other festivals, the family dressed up in different colours. They chose the copper sulphate shade for Ugadi, red for Karwa Chauth, and blue for Varamahalakshmi. They also donned red velvet blazers for her son's birthday celebrations at home. Krishna herself admits that matching colours has not been easy for the family. "But they are such a sport. Initially it was difficult to convince them," she laughs.

Always fond of doing something out of the box, Krishna got the idea of colour-coordinating outfits around seven years ago, when her son was born. What was a once-in-a-while phenomenon soon became a serious tradition during the pandemic. "I love Indian festivals and would want to make it special any which way," says Krishna, whose quirkiness with fashion has not been alien to her clients. From having a co-ord set with newspaper print to making a saree with prints of the yesteryear Kannada actresses, she has done it all. "I like doing things differently. I don't want to restrict myself to just being mainstream. If I people call it eccentric, then so be it," she adds.



Beyond time

Artist Sangeeta Abhay's wall clocks chime in with prints of Raja Ravi Varma, which have been embellished further with stone embroidery

• Vidya Iyengar

Rich colours, realistic figures and an attention to detail... These aspects signify legendary artist Raja Ravi Varma's famous works. Adding another layer to this is artist Sangeeta Abhay, who has created clocks embellished with Varma's prints. Abhay had created the limited edition wall clocks after choosing 16 images from the collection of lithographic prints that belong to the Sandeep & Gitanjali Maini Foundation (SGMF) collection.

Abhay has culled out sections from the entire artwork to create each timepiece, and enhanced certain aspects of the work – attire, jewellery, flowers, trees and more – to create new effects. "I have worked on the embroidery and jewellery from that era to showcase characters of the 18th century in Paithani sarees or classic Kerala jewellery. You will see intricate jewellery work on all the gods and goddesses masterpieces like Lakshmi, Sarasvati, Radha-Krishna, Radha Bilas, Garuda Vahan Vishnu and Rama Pattabhishekam," she says, adding that she has used a "special technique" to create transparency on Mahananda Padmini and Mohini's saree.

Each piece is priced at ₹25,000. In these tough times, Abhay felt she must create something with timeless classics. "I shared the idea with Gitanjali Maini (founder, SGMF and managing director of gallery g), and she loved it," says Abhay. Like several artists, she has been inspired by Raja Ravi Varma for as long as she can remember. "He was the only legendary painterking in the world. He is considered among the greatest painters in the history of Indian art for several aesthetic and broader social reasons. He gave a human face to the Indian gods and goddesses. Every Indian artist gets inspired by his work and I am not an exception," she says. This particular project required her to study the painter's works in detail. "I looked closely at the works and tried to understand how he reached every Indian's home."

This is Abhay's first attempt at creating something like this. She has spent the last 12 years creating sculpture and paintings around Buddha's teaching, which were also featured in BBC's semi-centennial documentary, Civilization. In addition, she is also a Florence Biennale 2019 awardee. "I create paintings and sculptures on Buddha's teaching, which are generally very simple, minimalistic and more spiritual, but I enjoyed working on this elaborated, realistic work," she says.

"Every Indian artist gets inspired by Raja Ravi Varma's work and I am not an exception. I looked closely at his creations and tried to understand how he reached every Indian's home

—Sangeeta Abhay, artist

Ravi Varma is also an artist close to Maini's heart, and so she was keen to offer Abhay her support for this project. "We have conducted shows for several artists since the lockdown was lifted. We have encouraged our patrons to purchase artworks, many times forgoing our gallery commission so that we could ensure artists got a steady source of income during these trying times," says Maini.

The show is on until Nov. 30 at gallery g, Lavelle Road. To book appointment, call: 7022443338

ARE YOU GAME?
Anusha Ganapathi

(This economics graduate spends her leisure time preparing for the zombie apocalypse)

Reaching a New Apex?

While the search for 'x' is an endless one, this month found two potential answers. The long-awaited Xbox Series X console released, spearheaded by a formidable host of games under its new monthly subscription: the Xbox Game Pass Ultimate. It combines games available for both PC and the console, with console-exclusive titles promised with the Pass on game premieres. Sophisticated tech specs aside, the Pass is still the single factor that keeps people on the side of X during the console wars. Games under EA Play are also to be integrated into it in the coming months. Despite my animosity towards EA, given their continued regular releases of FIFA, the resentment does not extend across all their games. They helped us find the potential second 'x', in the form of the new season 7 of ApeX Legends.

It has been close to two years since this free-to-play, first-person-shooter, battle royale game released for the PC, PlayStation and Xbox (without much fanfare, surprisingly). Apex is a troll-proof version of Fortnite. It is just the right amount of serious for pro-FPS gamers to transition into without guilt of diluting the experience in a Battle Royale format. The game has 15 "legends", each with their unique special powers. In typical EA fashion, the cooler Legends need to be bought (or unlocked, if you are patient enough to play that long). A diverse range of characters, their tactical abilities can be appropriately matched with the teammates for the best effect. This new season brought in a new map — Olympus, and a new character 'Horizon', who can defy gravity.

Well... That's not all. For a newb in the Olympus, everything appears fine. They would expect a less than optimal K/D ratio, a grind to get to a level in the double digits. Seasoned titans have a different goal — to level up in the Battle Pass. With a very steep climb for rewards, the initial version of the Season 7 release seemed to fall short of their expectations. So, you see, the real 'x' was hidden — it was, really, the low eXpectations we must all have of new-age Battle Royale. Losing PUBG (also an 'ex', I suppose) isn't the worst thing that could have happened. You could give Apex a shot, but don't look for sustainable alternates in the same format. Come everyone, let's farm beans and potatoes in Stardew Valley.

WHAT'S NEW?

Core Space: First Born

Core Space is easily one of the most attention-grabbing boardgames out there thanks to the 3D terrain that comes with each box and creates a magnificent sci-fi world on your tabletop. First Born, which is a second core set aimed primarily at co-op/solo campaigns, is currently on Kickstarter and doing very well too.

Burncycle

Also live on Kickstarter, burncycle is a co-op game about robots banding together to overthrow their human overlords. That's a neat flip of the usual script, but the real reason you should check this out is because it's by Chip Theory Games and comes with their traditionally insane production values.

Last Bastion

We recently picked up Last Bastion, which is a cooperative fantasy-themed game that can be summarized as 'Helm's Deep - The Board Game.' We've played it twice so far, and it's been fun enough that we've got a third play of it scheduled soon, so it's clearly a hit for us.

PLAY ON
Arjun Sukumaran

(Arjun is a gamer, book lover and an all-round renaissance man)

A RACE AGAINST TIME IN ISTANBUL

Istanbul is a 2-5 player game in which you and your friends will play merchants, scurrying around the bazaar of the titular city in a race to earn rubies. And it is a race, because the first one to win five rubies will trigger the end of the game (although they won't necessarily win it — more on that later!)

So how do you earn rubies? Well, the bazaar is filled with a variety of ways. You can just buy them outright from the gemstone dealer; although he doesn't do credit, and you're going to need a lot of cash on hand. Alternatively, you can donate some of your finest wares to the Sultan's Palace and you'll be rewarded with a ruby. That's not the only use for the goods you'll pick up, however, as you could also make offerings to one of the mosques; do that twice, and they'll give you a ruby. Or you could just funnel all of your earnings right back into your enterprise by upgrading your cart, which increases the number of resources you can carry around; and, if you upgrade it fully, you'll get — you guessed it — a ruby.

A large number of boardgames, most famously Agricola, are designed around scarcity — players will have to fight to eke out the resources they need to get by, let alone prosper. The point I'm trying to make about Istanbul is that it's the very opposite of that. There are opportunities everywhere, and it's up to you to figure out the best route to go. However, if your opponents block you, it's no great hardship — just go somewhere else and do something else. No matter what you do, Istanbul will give you something. It's somewhat like Catan in that respect, just without the randomness of dice governing your output.

Much as I'd like to, I can't go into detail about the movement-based spatial puzzle that is your average turn in Istanbul — suffice to say that it is engrossing, every time. Instead, I'm going to talk about one little mechanism in this game that I absolutely love the Family Members. You see, you're a respected merchant, a veritable pillar of the community — but sadly, not every member of your family is so virtuous. Your Family Member (I tend to think of them as nephews) begins the game locked up in the police station. If you go there during the game, you can get him released — presumably by telling the police how much potential he has, and that he's a sweet boy really. In return for securing his freedom, you can then dispatch the miscreant to any location on the board (even one that's currently occupied) and he will perform the action for you. Sadly, however, once he's done so, he's back to his mischief-making ways; which means that other players, if they happen to land on the location he's at, can report him to the police who'll arrest him all over again.

That one little whimsical detail is an example of the sheer heart that Istanbul has, and it's part of why it is one of my favourite games. I'm not alone in appreciating it — the Spiel des Jahres jury recognised its potential by awarding it the Kennerspiel back in 2014, and it's still a no-brainer recommendation today.

CITY READ

B'luru air cleanest during Deepavali: Study

Ambee, an environmental intelligence company that measures air quality at a postcode level, has compiled a detailed analysis of air quality data before and after Deepavali across Bengaluru, Delhi, Mumbai, Chennai, Hyderabad, Kolkata, Pune and Jaipur. The air quality was analysed between Nov 9 and 18. Delhi recorded high levels of air pollution with average AQI above 250 and average PM2.5 around 200 pre and post Diwali, whereas Bengaluru was the cleanest with average AQI of 50 and average PM2.5 of 2. Among the most polluted areas in the city were Chandra layout, Vijaynagar, Hampinagar, Nayandanahalli with average AQI around 90. Areas such as Gavipuram, Vidyaranyapura, Yelahanka recorded average PM2.5 just above 35.

Kannada Rajyotsava programme held

A Kannada Rajyotsava and Covid-19 awareness programme was recently inaugurated at Nitte Meenakshi Institute of Technology. Dr Vinyas Mahesh, assistant professor, Department of Mechanical Engineering, at the institute, was felicitated for having figured in the list of most innovative scientists, prepared by Stanford University, USA.

SMARTADS

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'VEERAM WILL GET ME BACK TO DOING A FILM LIKE GELAYA AND GULAMA'

... says Prajwal Devaraj, as he looks forward to starting the shoot for Khadar Kumar's directorial debut from Dec. 6

Prajwal Devaraj

• A Sharadhaa

Prajwal Devaraj has had a busy post-lockdown period. He has wrapped up the shooting of the pending song for *Inspector Vikram*, a film directed by Narasimha, and is now gearing up to start shooting for his next project, *Veeram*, from Dec. 6. The Dynamic Prince will don a new look in Khadar Kumar's directorial debut, and will be seen sporting long hair. Excited about the upcoming shooting for *Veeram*, Prajwal says, "Even though this will be Khadar Kumar's first film, I had heard a lot about him from friends in the industry. Excitement was also in store for me when I heard the script, and I am waiting to get into the character he has sketched for me."

Prajwal says Khadar's script reminded him of his films, *Gelaya* and *Gulama*. "A lot of people have been asking me to get back to doing a film like *Gelaya* or *Gulama*. Veeram will be on those lines," reveals the actor. He plays legendary actor Vishnuvardhan's fan, and will have two shades in the film.

Rachita Ram will star as the female lead, and she will be sharing screen space with Prajwal for the first time. The film has an interesting cast line-up, and also features Srinagar Kitty and Shruthi in pivotal roles. "Shruthi plays my sister while Srinagar Kitty is my brother in the film," says Prajwal, and adds, "Both Kitty and I had a photoshoot done recently, and this is a combination that the audience will love to watch on the big screen."

The film is produced by KM Shashidhar under the banner, Disha Entertainers. The team will begin the first schedule in Mysuru, and finish it in a 30-day stretch. *Veeram* has music by Anoop Seelin and cinematography by Lavith.

Prajwal also has one song left to shoot for Ram Narayan's *Abbara*, which has been pushed because the track requires them to travel abroad. "I will be able to complete the song only when it is safe to travel abroad," he says.

Even though this will be Khadar Kumar's first film, I had heard a lot about him from friends in the industry. Excitement was also in store for me when I heard the script, and I am waiting to get into the character he has sketched for me —Prajwal Devaraj, actor

Tenet: Christopher Nolan's latest to release on Dec.4 in India

• CE Features

Christopher Nolan's much-awaited espionage-thriller, *Tenet*, will finally release at theatres in India on December 4.

The film had an international release in August, however, there was uncertainty about its release in India due to the shutdown of theatres amidst the pandemic.

Now that the theatres are open, fans can catch the latest feature from the Interstellar-director on the big screen.

Tenet stars John David Washington, Kenneth Branagh, Robert Pattinson, Elizabeth Debicki, Dimple Kapadia, Michael Caine, Yuri Kolokolnikov, Aaron Taylor-Johnson, and Martin Donovan.

Comedian Bharti Singh arrested by Narcotics Control Bureau

In a major development, the Narcotics Control Bureau (NCB) arrested popular comedian Bharti Singh for alleged possession and consumption of banned drugs, after her home and office were raided this morning, a top official said here late on Saturday.

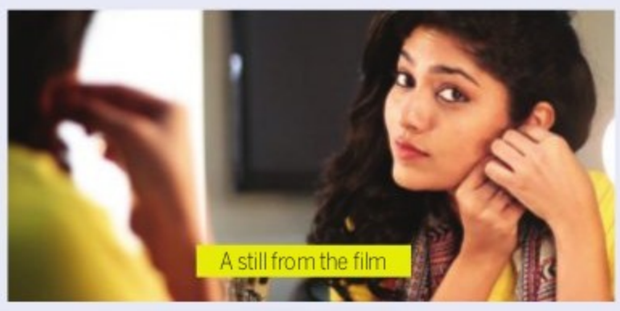
"We have arrested Bharti Singh and found a little over 86 gms of marijuana from her. Her husband Harsh Limbachiya is currently being interrogated by NCB. We shall update on further developments later," NCB Zonal Director Sameer Wankhede told IANS.

— IANS

A director should do what he wants for the film, and I do what it takes: Samyukta Hornad

The actor talks about her latest release, Arishadvarga, a film directed by Arvind Kamath that will be out in theatres on Nov. 27

• CE Features


A still from the film

The title *Arishadvarga* sounds complex, and so is the movie, say Samyukta Hornad, who plays one of the lead roles in Arvind Kamath's upcoming directorial that also stars Avinash, Mahesh Bunda, Sripathi Manjanabailu, Aravind Kuplikar, Nanda Gopal and Gopalkrishna Deshpande. With the film's music composed by Harithas, and Balaji Manohar as the cinematographer, its trailer won a lot of appreciation, ahead of the movie's release on Nov. 27. "*Arishadvarga* means 'Your inner demons'. This is a murder mystery, but it has not been treated like one. It also has mysteries between relationships. There are five-six main characters, and you see them around this house, where you also see their different sides, and how they go about solving the mystery. There is drama as well. That's how this film becomes quite complicated and interesting, like the title," says Samyukta, who plays the role of Sakshi, a greedy aspiring actor.

Scroll through this actor's profile, and it is apparent that she enjoys playing complicated roles. She admits that characters with darker shades interest her a lot. "I like being part of the chaos," says Samyukta, and adds, "I enjoy being on the sets that are more like wedding functions — so many things happening and a lot of confusion — I love that kind of atmosphere. I don't like to just wear makeup and act, and am more interested in what everyone is putting from their side to the movie. When Arvind approached me and gave me the script, I asked for two days before I said yes. The reason was that when I went through the story, the director had also talked about certain camera shots that he had planned, which explained his dedication towards the project. I think a director should do what he wants, and I will do what it takes. I experienced this kind of process during the making of this film," she says.

Talking about the complexity of conveying such a subject to the audience, Samyukta points out, "The problem is that we always underestimate the intelligence of the audience, especially Kannadigas. We want to associate ourselves with smart things, but when you don't give that, they don't think about it so much. The best part about the film is that even though the director has come up with a complicated story, he makes it very simple for the viewers. That's the beauty of cinema. It is a subject that every household will connect with and enjoy."

Samyukta Hornad

A still from *777 Charlie*

Rakshit Shetty and *777 Charlie* team enter last phase of shooting in Kashmir

• CE Features

Rakshit Shetty and the team of *777 Charlie* are entering the last lap of shooting, with the crew heading to Kashmir to film the final schedule. Director Kiranraj K has reached the Valley, and Rakshit Shetty, along with 56 members, will be joining the sets on Nov. 26. The 14-day schedule is going to be divided into two parts, between Kashmir, Chandigarh and Himachal Pradesh. "We plan to shoot the climax in five days, for which we require heavy snowfall, and that kind of a setting will be seen only by December-end. So right now, we will be shooting the portions that require less snow, and come back to shooting the last bit by the year-end, and when we will be completing the entire picture," says Kiranraj, adding that they have taken all precautions and safety measures, and the shooting will take place in a safe zone. "We have sought permission during the shooting hours," he says.

There are a lot of expectations from this adventure comedy drama, which brings together Rakshit Shetty and Kiranraj for the first time. It is presented by Pushkar Films and produced by GS Gupta and Rakshit Shetty under the banner of Paramvah Studios. It has dialogues written by Abhijit Mahesh, while Nobin Paul and Aravind Kashyap are handling the music and cinematography, respectively. The cast also includes Raj B Shetty, Danish Sait, and Sangeetha Sringeri.

The film also marks the Kannada cinema debut of south Indian actor Bobby Simha, who will feature in a pivotal role.

Torbaaz starring Sanjay Dutt to release on Netflix on Dec. 11

• CE Features

Sanjay Dutt-starrer *Torbaaz* is releasing exclusively on Netflix on December 11, 2020. Set in Afghanistan, *Torbaaz* tells the story of one man who rises above a personal tragedy to transform the lives of few refugee camp kids through the game of cricket. This is Sanjay's first release after his recent recovery from cancer.

Speaking about his Netflix debut, Sanjay Dutt said, "The story of *Torbaaz* is closely aligned with the reality of Afghanistan, and the beautiful depiction of cricket as a means of deliverance is as true for the children as it is for my character, Nasser Khan, who bounces back from personal tragedy. I am truly grateful for all the love and support that I have received over the past few months, and I am glad to be returning to the screen with this powerful film. We have a strong partner in Netflix and am glad that the film will reach discerning audiences around the world, where the story can resonate across boundaries."

Torbaaz is directed by Girish Malik.

Sanjay Dutt